Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of _ILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
gover identif	the name that is on your nment-issued picture fication (for example, driver's license or	Lavon First name Theresa	First name
passp		Middle name	Middle name
identif	your picture fication to your meeting he trustee.	Blissett Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All of	ther names you		
have years	used in the last 8	First name	First name
	le your married or en names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your	the last 4 digits of Social Security	xxx - xx - <u>2070</u>	XXX - XX
Indivi	er or federal dual Taxpayer ification number	OR	OR
iuenti	incation number	9 xx - xx	9xx - xx

Case 18-18227 Entered 06/27/18 14:26:19 Desc Main Filed 06/27/18 Doc 1 Page 2 of 64

Document Blissett Theresa Lavon Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Any business names and Employer Identification Numbers (EIN) you have used in		I have not used any business names or EINs.	☐ I have not used any business names or EINs.
	the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
		EIN -	EIN -
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		728 Union Dr Number Street	Number Street
		University Park IL 60484 City State ZIP Code	City State ZIP Code
		WILL County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	I have another reason. Explain. (See 28 U.S.C. § 1408

Case 18-18227 Entered 06/27/18 14:26:19 Desc Main Filed 06/27/18 Doc 1

Theresa Lavon Debtor 1

Document Blissett

Page 3 of 64 Case Number (if known)

Pa	Tell the Court About You	ır Bankruptcy Case						
7.	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	are choosing to file under	■ Chapter 7						
	under	☐ Chapter 11						
		☐ Chapter 12						
		☐ Chapter 13						
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.						
		I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).						
		I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the <i>Application to Have the Chapter 7 Filing Fee Waived</i> (Official Form 103B) and file it with your petition.						
9.	Have you filed for bankruptcy within the last 8 years?	■ No Yes. District None When Case Number						
		MM / DD / YYYY						
		District None When Case Number						
		MM / DD / YYYY						
		District When Case Number MM / DD / YYYY						
10.	Are any bankruptcy cases pending or being	■ No						
	filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	☐ Yes. Debtor Relationship to you District When Case Number, if known MM / DD / YYYY						
		Debtor Relationship to you District When Case Number, if known MM / DD / YYYY						
11.	Do you rent your residence?	■ No. Go to line 12 □ Yes. Has your landlord obtained an eviction judgment against you?						
		☐ No. Go to line 12. ☐ Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition.						

Debto	First Name	Theresa Middle Name	Document Blissett Last Name	Entered 06/27/18 14:26:19 Page 4 of 64 Case Number (if known)	Desc Main
12.	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.	■ No. □ Yes.		State describe your business: s defined in 11 U.S.C. § 101(27A)) (as defined in 11 U.S.C. § 101(51B)) n 11 U.S.C. § 101(53A))	Zip Code
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	appropriation balance sidocument No. I No. I Yes. I	te deadlines. If you indicate that heet, statement of operations, cast do not exist, follow the procedular mot filing under Chapter 11. am filing under Chapter 11, but the Bankruptcy Code.	rt must know whether you are a small business do you are a small business debtor, you must attach ash-flow statement, and federal income tax return are in 11 U.S.C. § 1116(1)(B). I am NOT a small business debtor according to the I am a small business debtor according to the def	your most recent or if any of these e definition in
Par	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention?	■ No.	What is the hazard? If immediate attention is needed	, why is it needed?	

perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

. What is the hazard?				
If immediate attention is	needed, why is it n	eeded?		
Where is the property?		reet		
	City		State	ZIP Code

Debtor 1

Lavon Theresa Document

Page 5 of 64

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About	Debtor	1
-------	--------	---

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not require	d to	receive	а	briefing	about
credit counselin	g b	ecause o	of:		

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 18-18227 DOC1 Filed 06/27/18

Document
Lavon Theresa Blissett

Debtor 1

Page 6 of 64

Case Number (if known)

	i iist Hailio	Wildle Name Last Name		
Pai	Answer These Questions	for Reporting Purposes		
16.	What kind of debts do you have?		consumer debts? Consumer debts are primarily for a personal, family, or household	= , ,
		money for a business or inve	business debts? Business debts are deestment or through the operation of the business	-
		□No. Go to line 16c. □Yes. Go to line 17.		
		16c. State the type of debts you o	owe that are not consumer debts or busines	s debts.
17.	Are you filing under Chapter 7?	☐ No. I am not filing under C	napter 7. Go to line 18.	
	Do you estimate that after any exempt property is		ter 7. Do you estimate that after any exempes are paid that funds will be available to dis	
	excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	■No. □Yes.		
18.	How many creditors do	■ 1-49	1,000-5,000	25,001-50,000
	you estimate that you	50-99	5,001-10,000	5 0,001-100,000
	owe?	1 00-199	1 0,001-25,000	☐ More than 100,000
		200-999		
19.	How much do you	\$0-\$50,000	☐ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion
	estimate your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion
	be worth?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion
		\$500,001-\$1 million	□ \$100,000,001-\$500 million	More than \$50 billion
20.	How much do you	□ \$0-\$50,000 □ \$50,004,0400,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion
	estimate your liabilities to be?	\$50,001-\$100,000 \$100,001-\$500,000	\$10,000,001-\$50 million	☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion
	to be:	\$100,001-\$500,000	\$50,000,001-\$100 million \$100,000,001-\$500 million	☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion
Pai	rt 7: Sign Below	— \$666,561-\$1 million	□ \$100,000,001-\$000 Hillion	I wore than \$50 billion
ra	Sign Below			
For	you	I have examined this petition, and correct.	I declare under penalty of perjury that the ir	nformation provided is true and
		-	oter 7, I am aware that I may proceed, if elig nderstand the relief available under each ch	
			did not pay or agree to pay someone who i d read the notice required by 11 U.S.C. § 34	· ·
		I request relief in accordance with	the chapter of title 11, United States Code,	specified in this petition.
		_	ment, concealing property, or obtaining mon in fines up to \$250,000, or imprisonment for d 3571.	
		/s/ Lavon Theresa Bli Signature of Debtor 1		nature of Debtor 2
		orginature of Deptor 1	Sig	nature of Debior 2
		Executed on06/08/2018	B	ecuted on
		MM / DD	/ VVVV	MM / DD / VVVV

Case 18-18227 Doc 1 Filed 06/27/18 Entered 06/27/18 14:26:19 Desc Main Document Page 7 of 64

ebtor 1	Lavon	Theresa	Blissett	Case Numb	er (if known)	
	First Name	Middle Name	Last Name			
•	r attorney, if you are nted by one	proceed under Chapteach chapter for which	ter 7, 11, 12, or 13 of title 11, ch the person is eligible. I als	on, declare that I have informe United States Code, and have o certify that I have delivered to o)(4)(D) applies, certify that I ha	explained the relief avail the debtor(s) the notice	lable under required by
•	re not represented	the information in the	schedules filed with the petit	ion is incorrect.		
by an attorney, you do not need to file this page.		★ /s/ Nicholas Jacob Tepeli		Date	Date: 06/18/20	018
		Signature of At	torney for Debtor	Date	MM / DD / YYYY	
		Firm name	aw L.L.C. onroe St., #3400			
		Chicago		IL	60603	
		City		State	ZIP Code	
		Contact Phone	312-332-1800	Email a	addressndil@gera	cilaw.com

 IL

State

6307160

Bar number

Case 18-18227 Doc 1 Filed 06/27/18 Entered 06/27/18 14:26:19 Desc Main Document Page 8 of 64

Fill in this in	nformation to iden			
Debtor 1	Lavon	Theresa	Blissett	_
	First Name	Middle Name	Last Name	
Debtor 2				_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of	ILLINOIS (State)	
Case Number (If known)	r		_	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$ 116,000
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 14,858
1c. Copy line 63, Total of all property on Schedule A/B	\$ 130,858
Part 2:	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$113,088
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$58,289
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$3,023.61
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$3,006.00

Debtor 1 Lavon Theresa Document Blissett Page 9 of 64
First Name Middle Name Last Name

Page 9 of 64
Case Number (if known)

Part 4: Answer	These Questions for Administrative and Statistical Records						
	Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes						
Your debts a family, or hou	 What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 						
	nent of Your Current Monthly Income: Copy your total current monthly income from Of e 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	ficial _	\$ 6,740.28				
	ng special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : Schedule E/F, copy the following:	Total claim					
9a. Domestic sup	port obligations (Copy line 6a.)	\$_0.00					
9b. Taxes and ce	rtain other debts you owe the government. (Copy line 6b.)	\$_0.00					
9c. Claims for de	ath or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00					
9d. Student loans	. (Copy line 6f.)	\$ 0.00					
9e. Obligations a priority claims. (C	rising out of a separation agreement or divorce that you did not report as opy line 6g.)	\$_0.00					
9f. Debts to pens	sion or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00					
9g. Total. Add lin	es 9a through 9f.	\$_0.00					

Fill in this int	Caco 19 192 formation to identify you			Entered 06/27/18 0 of 64	14:26:19	Desc	Main	
	Loven	Thorono	Discott	3 31 3 1				
Debtor 1	Lavon First Name	Theresa Middle Name	Blissett Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for the :	NORTHERN District						
Case Number			(State)				Check if this	s is an
(If known)						а	ımended fil	ling
Official Fo	orm 106A/B							
Schedul	e A/B: Proper	ty						12/15
category where esponsible for pages, write you	you think it fits best. Be supplying correct inforn ur name and case numbe	as complete and ac nation. If more spac er (if known). Answe	ccurate as possible. If two ma e is needed, attach a separat	fits in more than one category arried people are filing togethe te sheet to this form. On the to	er, both are equ	ally		
01. Do you ow No.	n or have any legal or ed	quitable interest in a	any residence, building, land	, or similar property?				
Yes.	Describe							
_			What is the property? Chec	ck all that apply.		ct secured claim		
728 Union			Single-family home			of any secured o no Have Claims		
Street addre	ess, if available, or other desc	cription	Duplex or multi-unit buildir Condominium or cooperati		Current valu	ie of the	Current v	alue of the
			Manufactured or mobile ho		entire prope		portion yo	
University	Park	IL 60484	Land	51110	ę ·	116,000.00	¢	116,000.00
City		tate ZIP Code	Investment property		Φ		Φ	
			Timeshare		Describe the	e nature of yo	our ownerst	nin
County			Other			ch as fee sim		=
			Who has an interest in the	property? Check one.	the entireties	s, or a life es	tat), if know	'n.
			Debtor 1 only					
			Debtor 2 only					
			Debtor 1 and Debtor 2 only	у		f this is a con tructions)	nmunity pro	perty
			At least one of the debtors	and another	(300 11131	i detions)		
			Other information you wish property identification num	n to add about this item, such a	as local			
2 Add the doll	lar value of the portion v	ou own for all of vo	ur entries fro Part 1, includin	ng any entries for pages				
		_	•					\$116,000.00
Part 2:	Describe Your Vehicles							
•				registered or not? Include any recutory Contracts and Unexpire				
03. Cars, vans No. Yes.	Describe	utility vehicles, mot	orcycles					
	lake:	Infiniti	Who has an interest in the	property? Check one.	Do not deduc	ct secured claim	s or exemptic	ons. Put
M	lodel:	G37	Debtor 1 only		the amount of	f any secured c	laims on Scho	edule D:
	ear:	2010	Debtor 2 only		Current valu	o Have Claims	Current va	
		105,000	Debtor 1 and Debtor 2 only	у	entire prope		portion yo	
	pproximate Mileage:		At least one of the debtors	and another		10,350.00	_	10,350.00
0	other information:		Chack if this is some	inity property (see	\$		\$	
2	2010 Infiniti G37 with over	105,000 miles	instructions)	anny property (see				

Case 18-18227 Lavon Debtor 1

Filed 06/27/18 Doc 1

Desc Main

First Name

Middle Name

Entered 06/27/18 14:26:19 Page 11 of 64 umber (if known) Document Last Name

04.			homes, ATVs and other recreational vehicles, other vehicles, and accessories tors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories			
5. /	_		portion you own for all of your entries fro Part 2, including any entries for pages			
1	you have at	tached for Part	2. Write that number here>			\$ 10,350.00
	Part 3:	Describe Your Pe	rsonal and Household Items			
Do	you own or	r have any legal	or equitable interest in any of the following items?		Current value of portion you own Do not deduct secon exemptions	m?
06.		d goods and furi Major appliances,	nishings furniture, linens, china, kitchenware			
	103.	Describe	Furniture, linens, small appliances, table & chairs, bedroom set	\$1,200	\$	1,200.00
07.	collections;	Televisions and ra	dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games			
	Yes.	Describe	Flat screen TV, computer, printer, music collection, cell phone	\$750	•	750.00
08.		Antiques and figur	ines; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles			
09.	Examples: and kayaks No.	s; carpentry tools; r	hobbies nic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes nusical instruments		\$	0.00
10.	Yes.	Describe			\$	0.00
	Examples: No. Yes.	Pistols, rifles, shote Describe	guns, ammunition, and related equipment			
11.	Clothes Examples:	Everyday clothes,	furs, leather coats, designer wear, shoes, accessories		\$	0.00
	Yes.	Describe	Necessary wearing apparel	\$200	\$	200.00
12.	Jewelry Examples: gold, silver No.		costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,			
	Yes.	Describe	Jewelry	\$100	\$	100.00
13.	Non-farm a Examples: No.	animals Dogs, cats, birds, l	norses		*	
	Yes.	Describe	Bella the Dog	\$0	\$	0.00

Debtor 1 Lavon

Case 18-18227 Doc 1

Filed 06/27/18

Blissett
Document
Last Name

	First Name

Middle Name

Entered 06/27/18 14:26:19 Page 12 of 64 Humber (if known) Desc Main

14.	No.	Describe	ousehold items you did not al	ready list, including any health aids you did not list		
	103.	Describe				\$0.00
			=	cluding any entries for pages you have attached		\$2,250.00
	art 4:	escribe Your Fir	nancial Assets			
Do	you own or	have any legal	or equitable interest in any o	f the following?		alue of the
					portion yo Do not dedi or exemptio	uct secured claims
16.	Cash Examples: I	Money you have ir	n your wallet in your home in a saf	fe deposit box, and on hand when you file your petition		
	No.		.,,,,			
	Yes.	Describe				\$0.00
17.	Deposits of	=	or other financial accounts: certific	cates of deposit; shares in credit unions, brokerage houses,		
	•		If you have multiple accounts with t	•		
	Yes.	Describe	Account Type:	Institution name:		•
			Checking Account	Chase Bank		\$ \$ 0.00
			Savings Account	Chase Bank		\$ 50.00
			Other financial account	IDES prepaid card		\$ 0.00
			Checking Account	Bank of America		\$ 100.00
			Checking Account	BMO Harris		\$500.00
			Savings Account	BMO Harris		\$500.00
18.			publicly traded stocks tment accounts with brokerage firm Institution or issuer name:	s, money market accounts		
		200020		Compushare		\$1,008.00
19.	Non-public	ly traded stock	and interests in incorporated	d and unincorporated businesses, including an interest in		\$1,008.00
	Yes.	Describe	Name of Entity and Percent of	f Ownership:		
20.	Governmen	nt and corporat	e bonds and other negotiable	and non-negotiable instruments		\$0.00
	•		•	ss, promissory notes, and money orders. neone by signing or delivering them.		
	No.		I			
	Yes.	Describe	Issuer name:			\$0.00
21.		or pension acc				
	No.	nterests in IRA, E	RISA, Keogn, 401(κ), 403(b), thriπ :	savings accounts, or other pension or profit-sharing plans		
	Yes.	Describe	Type of account and Institution			
			IRA	Fidelity		\$ Unknown \$ 0.00
22.	Security de	posits and pre	payments			<u> </u>
	Examples: A			ay continue service or use from a company es (electric, gas, water), telecommunications		
	No. Yes.	Describe	Institution name or individual:			
23.	Annuities (A contract for a	a periodic payment of money	to you, either for life or for a number of years)		\$0.00
	No.	.	Jeaner name and described			
	Yes.	Describe	Issuer name and description:			\$0.00

Case 18-18227 Filed 06/27/18 Entered 06/27/18 14:26:19

Document Page 13 of 64 umber (if known) Desc Main Doc 1 Lavon

Debtor 1 Document Last Name First Name Middle Name

24.		an education II § 530(b)(1), 529A(RA, in an account in a qualified ABLE program, or under a qualified state tuition program. (b), and 529(b)(1).		
	Yes.	Describe	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	\$	0.00
25.	Trusts, equ	uitable or future	interests in property (other than anything listed in line 1), and rights or powers		
	Yes.	Describe		\$	0.00
26.			marks, trade secrets, and other intellectual property mes, websites, proceeds from royalties and licensing agreements		
	Yes.	Describe		\$	0.00
27.	Examples: I		other general intangibles xclusive licenses, cooperative association holdings, liquor licenses, professional licenses	<u> </u>	
	No. Yes.	Describe		œ.	0.00
				Ψ	
WOT	iey or prop	erty owed to you	ur	Current value of the portion you own? Do not deduct secured clor exemptions	laims
28.	Tax refund	s owed to you			
	Yes.	Describe		\$	0.00
29.	Examples: I	-	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement		
	Yes.	Describe		\$	0.00
30.	Examples: I		owes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else		
	Yes.	Describe		\$	0.00
31.		insurance polic Health, disability, o	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance		
	Yes.	Describe	Company Name & Beneficiary:	\$	0.00
32.	If you are th		at is due you from someone who has died living trust, expect proceeds from a life insurance policy, or are currently entitled to receive as died.		
	Yes.	Describe		\$	0.00
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment ment disputes, insurance claims, or rights to sue		
	Yes.	Describe		\$	0.00
34.	Other cont	ingent and unlic	quidated claims of every nature, including counterclaims of the debtor and rights		
	Yes.	Describe		\$	0.00

Case 18-18227 Doc 1 Filed 06/27/18 Entered 06/27/18 14:26:19

Document Page 14 of the Number (if known)

Page 14 of the Number (if known) Lavon Debtor 1

Middle Name

First Name

Desc Main

35.	Any financ	ial assets you di	d not already list		
	Yes.	Describe		\$	0.00
36.	Add the do	llar value of all o	f your entries from Part 4, including any entries for pages you have attached		
	for Part 4. V	Vrite that numbe	r here>	\$2,15	58.00
		escribe Anv Busi	ness-Related Property You Own or Have an Interest In. List any real estate in Part 1.		
	alt J.		gal or equitable interest in any business-related property?		
	No.				
	Yes.				
				Current value of the portion you own? Do not deduct secured claim or exemptions	iims
38.	Accounts	eceivable or cor	nmissions you already earned		
	No.	Describe			
	Yes.	Describe		\$	0.00
39.	•	•	ngs, and supplies Imputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices		
	Yes.	Describe			
40.	Machinery	fixtures, equipr	nent, supplies you use in business, and tools of your trade	\$	0.00
	No. Yes.	Describe			
	LI res.	Describe		\$	0.00
41.	Inventory				
	No. Yes.	Describe			
	_			\$	0.00
42.	Interests in	n partnerships of	r joint ventures Name of Entity and Percent of Ownership:		
	Yes.	Describe	Name of Entity and 1 clock of Ownership.		
13	Customer	liete mailing liet	s, or other compilations	\$	0.00
40.	No.	iists, maining iist	s, or other compliations		
	Yes.	Describe			
44.	Any busine	ess-related prop	erty you did not already list	\$	0.00
	No.				
	Yes.	Describe		\$	0.00
		1		¥	
45.			of your entries from Part 5, including any entries for pages you have attached er here	\$	0.00
	ioi Fait 5.	write that number	nete		
	GILC G		n- and Commercial Fishing-Related Property You Own or Have an Interest In. re an interest in farmland, list it in Part 1.		
46.			gal or equitable interest in any farm- or commercial fishing-related property?		
	No.				
	Yes.	Describe		\$	0.00
47.	Farm anim		arm raised fab	-	
	Examples:	Livestock, poultry, f	arm-raised iish		
	Yes.	Describe			
				\$	0.00

48. Crops—either growing or harvested No.		
Yes. Describe		\$ 0.00
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of to	rade	
Yes. Describe		\$0.00
50. Farm and fishing supplies, chemicals, and feed No.		
Yes. Describe		\$0.00
51. Any farm- and commercial fishing-related property you did not already list No.		
Yes. Describe		\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for Part 6. Write that number here		\$0.00
Part 7. Describe All Property You Own or Have an Interest in That You Did Not	List Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.		
Yes. Describe		\$ 0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here	э >	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 116,000.00
56. Part 2: Total vehicles, line 5	\$ 10,350.00	
57. Part 3: Total personal and household items, line 15	\$ 2,250.00	
58. Part 4: Total financial assets, line 36	\$ 2,158.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 14,758.00	\$ 14,758.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$130,758.00

Fill in this in	Fill in this information to identify your case:						
Debtor 1	Lavon	Theresa	Blissett				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of _	ILLINOIS(State)				
Case Number	r		_ ` '				
(If known)							

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

You are clai	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clai	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
			she information halou	
or any propert	y you list on <i>Schedule A/B</i> that yo	u ciaim as exempt, fill in	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief	728 Union Drive University Park IL	_{\$} 116,000	\$ 30,000	735 ILCS 5/12-901
escription:	60484 - Primary Residence	\$	\$	735 ILCS 5/12-902
ine from Schedule A/B:	<u>01</u>		100% of fair market value, up to any applicable statutory limit	
Brief escription:	2010 Infiniti G37 with over 105,000 miles	\$_ 10,350	\$_2,400	735 ILCS 5/12-1001(c)
ine from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief escription:	Furniture, linens, small appliances, table & chairs, bedroom set	\$1,200	\$ _ 1,000	735 ILCS 5/12-1001(b)
ine from Schedule A/B:	<u>06</u>		100% of fair market value, up to any applicable statutory limit	
rief escription:	Flat screen TV, computer, printer, music collection, cell phone	\$_ 750	\$_642	735 ILCS 5/12-1001(b)
ine from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	

Case 18-18227 Doc 1 Filed 06/27/18 Entered 06/27/18 14:26:19 Desc Main Page 17 of 64 Case Number (if known)

Debtor 1 Lavon

Theresa

Document

First Name

Middle Name

Last Name

	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Necessary wearing apparel	\$_200	\$_200	735 ILCS 5/12-1001(a),(e)
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Brief description:	Jewelry	\$100	\$ <u>100</u>	735 ILCS 5/12-1001(b)
_ine from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Brief description:	Bella the Dog	\$_0	\$_0	735 ILCS 5/12-1001(b)
_ine from Schedule A/B:	13		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, Chase Bank, 0.00	\$ <u>0</u>	\$_0	735 ILCS 5/12-1001(b)
_ine from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Savings Account, Bank of America, 0.00	\$_0	\$_0	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Savings Account, Chase Bank, 50.00	\$_ 50	\$ <u>50</u>	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, Bank of America, 100.00	\$_100	\$100	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Other financial account, IDES prepaid card, 0.00	\$_100	\$100	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, BMO Harris, 500.00	\$_500	\$ _ 500	735 ILCS 5/12-1001(b)
ine from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Savings Account, BMO Harris, 500.00	\$_500	\$_500	735 ILCS 5/12-1001(b)
ine from	17		100% of fair market value, up to any applicable statutory limit	

Debtor 1 Lavon

Theresa

Page 18 of 64 Case Number (if known)

First Name Middle Name Document Last Name

ı	Part 2: Additi	onal Page					
Brief description of the property and line on Schedule A/B that lists this property			nt value of the n you own	Amount of the exemption you claim	Specific laws that allow e	exemption	
				the value from Jule A/B	Check only one box for each exemption		
	Brief description:	, Compushare, 1,008.00	\$_1,0	008	\$1,008	735 ILCS 5/12-1001(b)	
	Line from Schedule A/B:	18			100% of fair market value, up to any applicable statutory limit		
	Brief description:	IRA, Fidelity, 0.00	\$	Unknown	\$	735 ILCS 5/12-1006	
	Line from Schedule A/B:	21			100% of fair market value, up to any applicable statutory limit		
3.	Are you claiming	g a homestead exempt	tion of more than \$16	0,375?			
	No.				or after the date of adjustment .) ys before you filed this case?		
0	fficial Form 106C	Record #	760058	Schedule C: The	Property You Claim as Exempt		Page 3 of 3

	Caco 10 100	27 Doc 1	Eilad 06/27/19	Entered 06/27/1	8 14:26:19	Desc Main	
Fill in this in	formation to identify you	r case:		9 of 64			
Debtor 1	Lavon	Theresa	Blissett				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the : <u>!</u>	NORTHERN District	of <u>ILLINOIS</u> (State)				
Case Number (If known)						Check if this	
	arm 106D					amended iii	ilig
	orm 106D						4044
			ims Secured by F				12/15
			ople are filing together, both age, fill it out, number the e			ny	
	s, write your name and ca	•	•				
_	ditors have claims secure						
☐ No. Ch	eck this box and submit th	nis form to the court v	with your other schedules. Yo	ou have nothing else to repor	t on this form.		
Yes. Fill	l in all of the information be	elow.					
Part 1:	ist All Secured Claims						
					Column A	Column A	Column C
			secured claim, list the credito claim, list the other creditors		Amount of claim	Value of collateral	Unsecured
		•	according to the creditors na		Do not deduct the value of collateral	that supports this claim	portion If any
2.1 Nations		Des	scribe the property that secure	os the claim:	\$ 98,754.00	\$ 116,000.00	\$ 0.00
Nationsi Creditor's N	tar/MR. COOPER				<u> </u>	<u> </u>	<u> </u>
	hland Dr		B Union Drive University Park sidence	il 00464 - Pililary			
Number	Street						
		As	of the date you file, the claim	is: Check all that apply.			
Lewisvill	le TX	75067	Contingent				
City	State	Zip Code	Unliquidated Disputed				
Who owes	the debt? Check one.		ure of Lien. Check all that appl	V.			
Debtor 1		_	An agreement you made (such a				
Debtor 2	2 only	_	car loan)				
=	1 and Debtor 2 only	=	Statutory lien (such as tax lien, m	nechanic's lien)			
At least	one of the debtors and anothe	=	Judgment lien from a lawsuit Other (including a right to offset)				
	if this claim relates to a	Ц	Other (including a right to onset)				
	unity debt was incurred2016-20	017 Las	t 4 digits of account number	4688			
0.0	argo Dealer SVC	_	scribe the property that secure		\$ 14,334.00	\$ 10,350.00	\$ 3,984.00
Creditor's N		201	0 Infiniti G37 with over 105,0	000 miles	7		
Po Box	1697		,				
Number	Street						
			of the date you file, the claim	is: Check all that apply.			
Wintervi	lle NC	28590	Contingent Unliquidated				
City	State	Zip Code	Disputed				
Who owes	the debt? Check one.	Nat	ure of Lien. Check all that apply	y.			
Debtor 1	1 only		An agreement you made (such a	s mortgage or secured			
Debtor 2	•	_	car loan)				
=	1 and Debtor 2 only	=	Statutory lien (such as tax lien, m	nechanic's lien)			
☐At least	one of the debtors and anothe	=	Judgment lien from a lawsuit Other (including a right to offset)				
	if this claim relates to a		, 3 3				
	inity debt was incurred2014-08	8-01 Las	t 4 digits of account number	6891			
		_	is page. Write that number		\$ <u>113,088.00</u>		

Doc 1 Filed 06/27/18 Entered 06/27/18 14:26:19 Desc Main Case 18-18227

Page 20 of 64 Case Number (if known) **Document** Lavon Theresa Debtor 1

Part 2:

List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>113,088.00</u>

	Caco 10 10227	Doc 1	Filod 06/27/19	Entered 06/27/18 14:26:19	Desc Main
Fill in this in	formation to identify your cas	se:		1 of 64	Desc Main
	Lavon	Theresa	Blissett		
Debtor 1	Lavon First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Deplementary Court for the NOD	TUEDN District	of ILLINOIS		
United States	Bankruptcy Court for the : <u>NOR</u>	THERN_ DISTRICT	(State)		
Case Number (If known)					Check if this is an
	4007/7				amended filing
Official F	orm 106E/F				
chedule	E/F: Creditors Wh	o Have U	nsecured Claims	•	12/15
ist the other party (the party (the party) (the party) (the party) is the party of	arty to any executory contrac Official Form 106A/B) and on artially secured claims that a ne Part you need, fill it out, nu icional pages, write your name	ets or unexpired Schedule G: Ex are listed in Scho amber the entrie and case numb	I leases that could result in eccutory Contracts and Une edule D: Creditors Who Haves in the boxes on the left. A	is and Part 2 for creditors with NONPRIORITY c a claim. Also list executory contracts on Schec expired Leases (Official Form 106G). Do not inc eve Claims Secured by Property. If more space in Attach the Continuation Page to this page. On the	dule clude any is
Part 1:	List All of Your PRIORITY Unse	cured Claims			
1. Do any cree	ditors have priority unsecure	d claims agains	t you?		
No. Go	to Part 2.				
Yes.					
each claim nonpriority unsecured	listed, identify what type of cla amounts. As much as possible	im it is. If a clain e, list the claims n Page of Part 1.	n has both priority and nonpri in alphabetical order accordi . If more than one creditor ho	secured claim, list the creditor separately for each riority amounts, list that claim here and show both ng to the creditor's name. If you have more than olds a particular claim, list the other creditors in Pa uction booklet.)	n priority and two priority
	,			Total claim	Priority Nonpriority
					amount amount
Part 2:	List All of Your NONPRIORITY U	Jnsecured Claim	5 		
3. Do any cree	ditors have nonpriority unsec	cured claims ag	ainst you?		
No. Yo	u have nothing to report in this	part. Submit th	is form to the court with your	r other schedules.	
4. List all of y	our nonpriority unsecured cl	aims in the alph	nabetical order of the credite	or who holds each claim. If a creditor has more	than one
included in	Part 1. If more than one credit	or holds a partic		listed, identify what type of claim it is. Do not list itors in Part 3.If you have more than three nonpri	
ciaims till of	ut the Continuation Page of Pa	art 2.			Total claim
4.1 America	an Express	Las	st 4 digits of account number		\$ <u>0.00</u>
Creditor's I		Wh	en was the debt incurred?		
Number	297879 Street		en was the debt incurred?		
Trainibo.	0.000	Ac	of the date you file the claim	ie: Cheek all that apply	
			of the date you file, the claim Contingent	із. Спеск ан тасарріу.	
Davie	FL 333.	29	Unliquidated		
City Who owes	State Zip 0 the debt? Check one.	Code \blacksquare	Disputed		
Debtor		_			
Debtor 2	•	Тур	oe of NONPRIORITY unsecure	ed claim:	
Debtor	1 and Debtor 2 only		Student loans.		
At least	one of the debtors and another		Obligations arising out of a separ	ration agreement or divorce	
Check	if this claim relates to a		that you did not report as priority	claims	
	unity debt		Debts to pension or profit-sharing	g plans, and other similar debts	
	n subject to offest?	_			
No			Other. Specify		

	Case 18-18	227 Doc		Entered 06/27/18 14:26:19	Desc Main	
Debtor 1	Lavon	Theresa	Document	Page 22 of 64 Case Number (if known)		_
	First Name	Middle Name	Last Name			
Part	Your NONPRIORITY Unsec	ured Claims - Co	ntinuation Page			
After lis	ting any entries on this page, n	umber them beg	ginning with 4.4, followed by 4	.5, and so forth.		Total Clain
4.2	AMEX		Last 4 digits of account numb	er <u>NULL</u>		<u>\$ 2,169.00</u>
	Creditor's Name			2010-2018		
	Po Box 297871		When was the debt incurred?	2010-2010		
	Number Street					
			As of the date you file, the cla	im is: Check all that apply.		
	Fort Lauderdale FL	33329	Contingent			
		e Zip Code	Unliquidated			
w	ho owes the debt? Check one.		Disputed			
	Debtor 1 only					
	Debtor 2 only		Type of NONPRIORITY unsec	ured claim:		
1 7	Debtor 1 and Debtor 2 only		Student loans.			
	At least one of the debtors and ano	ther	Obligations arising out of a se	eparation agreement or divorce		
	Check if this claim relates to a		that you did not report as prio	•		
-	community debt			aring plans, and other similar debts		
Is	the claim subject to offest?			and parts, and outsi similar assis		
	No		Other. Specify Credit Car	rd or Credit Use		
	Yes		Other. Opcomy			
4.3	Barclays BANK Delaware		Last 4 digits of account numb	er NULL		\$ 2,332.00
	Creditor's Name					
	Po Box 8803		When was the debt incurred?	2007-2018		
	Number Street					
			As of the date you file, the cla	im is: Check all that apply.		
			Contingent			
	Wilmington DE	19899	Unliquidated			

4.2	AMEX	Last 4 digits of account number NULL	\$ <u>2,169.00</u>
	Creditor's Name		
	Po Box 297871	When was the debt incurred? 2010-2018	
	Number Street		
	. Tumbor		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Fort Lauderdale FL 33329		
	City State Zip Code	Unliquidated	
v	Vho owes the debt? Check one.	Disputed	
1 1	Debtor 1 only		
l i		T. CHOUDDIANTY	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans.	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
"	community debt		
Ι.		Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
[Yes	_	
4.3	Barclays BANK Delaware	Last 4 digits of account number NULL	\$ 2,332.00
4.3			T
1	Creditor's Name	When was the debt incurred? 2007-2018	
	Po Box 8803	When was the debt incurred? 2007-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Wilmington DE 19899	Contingent	
		Unliquidated	
١,	City State Zip Code	Disputed	
'	Who owes the debt? Check one.	□	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l î	Debtor 1 and Debtor 2 only	Student loans.	
	=		
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
l î	Yes	Other. Specify	
<u> </u>		NI II I	+ 0.000.00
4.4	BK OF AMER	Last 4 digits of account number NULL	\$ <u>2,300.00</u>
	Creditor's Name	0044 0045	
	Po Box 982238	When was the debt incurred? 2011-2018	
1	Number Street		
1			
1		As of the date you file, the claim is: Check all that apply.	
1		Contingent	
1	El Paso TX 79998	Unliquidated	
	City State Zip Code		
V	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
1	=	Turns of NONDDIODITY unconsumed alaims	
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
L	Debtor 1 and Debtor 2 only	Student loans.	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1	Check if this claim relates to a	that you did not report as priority claims	
1 1	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1 .		Debts to pension of profit-straining plans, and other similar debts	
1 1	s the claim subject to offest?		
	No Yes	Other. Specify Credit Card or Credit Use	

## Last 4 digits of account number		Case 18-	18227 Do		8 Entered 06/27/18 14:26:19	Desc Main	
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. 4.5 BK OF AMER Creditor's Name 4909 Savarese Cir Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed As of the date you file, the claim is: Check all that apply. Contingent Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt is the claim subject to offest? No Yes Coefficient's Name 15000 Capital One Dr Number Street When was the debt incurred? 2008-2013 When was the debt incurred? 2008-2013 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Stop Coefficient's Name 15000 Capital One Dr Number Street When was the debt incurred? 2009-2018	Debtor 1	Lavon	Theresa	Blisselfincin	Case Number (if known)		
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. A.5 BK OF AMER		First Name	Middle Name	Last Name			
4.5 BK OF AMER Creditor's Name 4909 Savarese Cir Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Tampa FL 33634 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.6 Capitalone Creditor's Name 15000 Capital One Dr Number Street When was the debt incurred? 2008-2013 When was the debt incurred? 2008-2013 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans. Dobligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Stored Other. Specify When was the debt incurred? 2009-2018	Part 2	Your NONPRIORITY U	nsecured Claims -	Continuation Page			
As I	After list	ting any entries on this page	ge, number them	beginning with 4.4, followed by	4.5, and so forth.	To	otal Clai
Creditor's Name 4909 Savarese Cir Number					,		
4909 Savarese Cir Number Street Tampa FL 33634 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.6 Capitalone Creditor's Name 15000 Capital One Dr Number Street When was the debt incurred? 2008-2013 When was the debt incurred? 2008-2013 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Last 4 digits of account number NULL \$50 When was the debt incurred? 2009-2018	4.5	BK OF AMER		Last 4 digits of account nun	nber 2168	\$ <u>_(</u>	0.00
Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Unliquidated Disputed					0000 0040		
As of the date you file, the claim is: Check all that apply. Tampa FL 33634 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt is the claim subject to offest? No Yes As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Last 4 digits of account number NULL \$50 When was the debt incurred? When was the debt incurred?	4	4909 Savarese Cir		When was the debt incurred	2008-2013		
Tampa		Number Street					
Tampa FL 33634 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.6 Capitalone Creditor's Name 15000 Capital One Dr Number Street Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Last 4 digits of account number NULL \$500				As of the date you file, the o	laim is: Check all that apply.		
City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.6 Capitalone Creditor's Name 15000 Capital One Dr Number Street Obliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Last 4 digits of account number NULL \$500 When was the debt incurred? 2009-2018	-			Contingent			
City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes Capitalone Creditor's Name 15000 Capital One Dr Number Street Debtor 1 only Type of NONPRIORITY unsecured claim: Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Cother. Specify Number NULL \$500 Yes When was the debt incurred? 2009-2018		Tampa	FL 33634	Unliquidated			
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.6 Capitalone Creditor's Name 15000 Capital One Dr Number Street Type of NONPRIORITY unsecured claim: Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Type of NONPRIORITY unsecured claim: Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Authorized Type of NONPRIORITY unsecured claim: Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Authorized Type of NONPRIORITY unsecured claim: Student loans. Nother you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts When satisfaction of the claim subject to offest? When was the debt incurred? Stopped Type of NONPRIORITY unsecured claim: Student loans. Student loans. Number Street		- 2					
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.6 Capitalone Creditor's Name 15000 Capital One Dr Number Street Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number NULL \$50 When was the debt incurred? 2009-2018		Debtor 1 only					
At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes Capitalone Creditor's Name 15000 Capital One Dr Number Street Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Other. Specify Last 4 digits of account number NULL \$50 When was the debt incurred? 2009-2018		Debtor 2 only		Type of NONPRIORITY unse	ecured claim:		
Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.6 Capitalone Creditor's Name 15000 Capital One Dr Number Street That you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts That you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts That you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts That you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts That you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Number Street		Debtor 1 and Debtor 2 only		Student loans.			
Community debt Is the claim subject to offest? No Yes Capitalone Creditor's Name 15000 Capital One Dr Number Street Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts NULL \$50 When was the debt incurred? 2009-2018	I ┌	At least one of the debtors and	d another	Obligations arising out of a	separation agreement or divorce		
community debt Is the claim subject to offest? No Yes Other. Specify Other. Specify	ΙĒ	Check if this claim relates t	to a	that you did not report as p	riority claims		
No	-	1		Debts to pension or profit-s	haring plans, and other similar debts		
Yes 4.6 Capitalone Creditor's Name 15000 Capital One Dr Number Street When was the debt incurred? VILL \$50	ls t	the claim subject to offest?		_			
4.6 Capitalone Last 4 digits of account number NULL \$ 50 Creditor's Name 15000 Capital One Dr When was the debt incurred? 2009-2018 Number Street		No		Other. Specify			
Creditor's Name 15000 Capital One Dr Number Street Men was the debt incurred? 2009-2018		Yes		_			
15000 Capital One Dr When was the debt incurred? 2009-2018 Number Street	4.6	Capitalone		Last 4 digits of account nun	nber NULL	\$ <u>_</u> !	509.00
Number Street		Creditor's Name					
		15000 Capital One Dr		When was the debt incurred	2009-2018		
As of the date you file, the claim is: Check all that apply.		Number Street					
				As of the date you file, the o	laim is: Check all that apply.		
Contingent	-				,		
Richmond VA 23238 Unliquidated	1	Richmond	VA 23238	= *			

Creditor's Name	When was the debt incurred? 2008-2013	
4909 Savarese Cir	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Tampa FL 33634	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?		
No	Other. Specify	
Yes	Other. Specify	
Capitalone	Last 4 digits of account number NULL	\$ 509.00
	Last 4 digits of account number NULL	\$ <u>009.00</u>
Creditor's Name	When was the debt incurred? 2009-2018	
15000 Capital One Dr	when was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Richmond VA 23238	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?		
No	Other, Specify Credit Card or Credit Use	
Yes	Other. Specify Credit Card or Credit Use	
Chase CARD	Last 4 digits of account number NULL	\$ 2,037.00
	Last 4 digits of account number NULL	\$ <u>2,007.00</u>
Creditor's Name	When was the debt incurred? 2007-2018	
Po Box 15298	When was the dept incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Wilmington DE 19850	Unliquidated	
City State Zip Code		
Vho owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
=	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?	La penie to penision of pront-sharing plans, and other similar depts	
No	Credit Cord or Credit II	
	Other. SpecifyCredit Card or Credit Use	
Yes		

Record # 760058

Official Form 106E/F

1 Lavon	Theresa	Boseument	Page 24 of 64 Case Number (if known)	
First Name	Middle Name	Last Name		
Your NONPRIC	ORITY Unsecured Claims -	Continuation Page		
isting any entries on	this page, number them	beginning with 4.4, followed by 4	.5, and so forth.	Total C
COMENITY BANK/	Carsons	Last 4 digits of account number	er NULL	<u>\$ 1,425</u>
Creditor's Name		When was the debt incurred?	2015-2018	
Po Box 182789 Number Street		when was the debt incurred?		
		As of the date you file, the clai	im is: Check all that apply.	
		Contingent		
Columbus	OH 43218	Unliquidated		
City	State Zip Code	Disputed		
Who owes the debt? Control Debtor 1 only	heck one.	Disputed		
Debtor 2 only		Type of NONPRIORITY unsecu	ured claim:	
Debtor 1 and Debtor	2 only	Student loans.		
At least one of the de	-	Obligations arising out of a se	paration agreement or divorce	
Check if this claim		that you did not report as prior		
community debt	relates to a		ring plans, and other similar debts	
s the claim subject to	offest?			
No		Other. Specify Credit Car	d or Credit Use	
Yes		. ,		
COMENITY BANK/	Roomplce	Last 4 digits of account numb	er <u>NULL</u>	\$ <u>2,428</u>
Creditor's Name			2015 2019	
Po Box 182789		When was the debt incurred?	2015-2018	
Number Street				
		As of the date you file, the claim	im is: Check all that apply.	
		Contingent		
Columbus	OH 43218	Unliquidated		
City Who owes the debt? C	State Zip Code	Disputed		
Debtor 1 only	noon one.	_		
Debtor 2 only		Type of NONPRIORITY unsecu	ured claim:	
Debtor 1 and Debtor	2 only	Student loans.	area ciaiiii.	
At least one of the de	-		paration agreement or divorce	
=		that you did not report as prior		
Check if this claim community debt	relates to a		ring plans, and other similar debts	
s the claim subject to	offest?		mg plane, and other chima doors	
No		Other. Specify Credit Car	d or Credit Use	
Yes		Caron openny		
Comenitybank/Meij	ermc	Last 4 digits of account number	erNULL	\$ <u>135.0</u>
Creditor's Name		· ·		
Po Box 182789		When was the debt incurred?	2017-2018	
Number Street				
		As of the date you file, the clai	im is: Check all that apply.	
		Contingent		
0 - 1 1	OH 43218	Unliquidated		
Columbus				

Debtor	First Name	Case 18-18227 Theres Middle Nan	a	Document Last Name	Entered 06/27/18 14:26:19 Page 25 of 64 Case Number (if known)	Desc Main	_
		ntries on this page, number			E and so forth		Total Clain
4.11	Comenityo Creditor's Nan Po Box 18.	bb/HSN	La	st 4 digits of account numbe			\$ 1,802.00
,	Columbus City Vho owes the	OH 4321 State Zip C e debt? Check one.	8 F	of the date you file, the clair Contingent Unliquidated Disputed	n is: Check all that apply.		
[[[[At least on	nd Debtor 2 only e of the debtors and another his claim relates to a	ту [pe of NONPRIORITY unsecur Student loans. Obligations arising out of a sep that you did not report as priori Debts to pension or profit-shari	paration agreement or divorce		
'I	No Yes	subject to offest?		Other. Specify Credit Carc	d or Credit Use		
4.12	Creditor's Nan Po Box 18: Number			st 4 digits of account numbe	NULL 2017-2018		\$ <u>127.00</u>
			_				

PO BOX 102120	when was the debt incurred?
Number Street	
	As of the date you file, the claim is: Check all that apply.
	Contingent
Columbus OH 43218	Unliquidated
City State Zip Code	☐ Disputed
Who owes the debt? Check one.	Disputed
Debtor 1 only	
Debtor 2 only	Type of NONPRIORITY unsecured claim:
Debtor 1 and Debtor 2 only	Student loans.
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce
Check if this claim relates to a	that you did not report as priority claims
community debt	Debts to pension or profit-sharing plans, and other similar debts
Is the claim subject to offest?	_
No	Other. SpecifyCredit Card or Credit Use
Yes	
L12 Comenitycb/Overstock	Last 4 digits of account number NULL \$_127.00
Creditor's Name	When was the debt incurred? 2017-2018
Po Box 182120	When was the debt incurred?
Number Street	
	As of the date you file, the claim is: Check all that apply.
	Contingent
Columbus OH 43218	Unliquidated
City State Zip Code Who owes the debt? Check one.	Disputed
_	
Debtor 1 only	
Debtor 2 only	Type of NONPRIORITY unsecured claim:
Debtor 1 and Debtor 2 only	☐ Student loans.
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce
Check if this claim relates to a	that you did not report as priority claims
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts
No	One Ph One Law One Ph Line
Yes	Other. Specify Credit Card or Credit Use
Dincover EIN SVCS LLC	Last 4 digits of account number NULL \$610.00
1.13	Last 4 digits of account numberNULL \$\frac{610.00}{}
Creditor's Name Po Box 15316	When was the debt incurred? 2015-2018
Number Street	When was the dept incurred:
Number Street	
	As of the date you file, the claim is: Check all that apply.
Wilmington DE 10950	Contingent
Wilmington DE 19850	Unliquidated
City State Zip Code Who owes the debt? Check one.	Disputed
Debtor 1 only	
Debtor 2 only	Type of NONPRIORITY unsecured claim:
Debtor 1 and Debtor 2 only	Student loans.
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce
	that you did not report as priority claims
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts
Is the claim subject to offest?	Li Debis to pension or prone-snaming plans, and other similar debits
No	Other, Specify Credit Card or Credit Use
Yes	Other. Specify Credit Card or Credit Use
— · • •	

Doc 1 Filed 06/27/18 Entered 06/27/18 14:26:19 Desc Main Case 18-18227 Page 26 of 64 Case Number (if known) Document Lavon Theresa Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4.14 ELAN Financial Service **\$** 1,680.00 Last 4 digits of account number ____NULL

Creditor's Name	When was the debt incurred? 2017-2017	
Po Box 108	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
0.11.1	Contingent	
Saint Louis MO 63166	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes		
4.15 Freedom Mortgage CORP	Last 4 digits of account number 4528	\$ <u>0.00</u>
Creditor's Name		
10500 Kincaid Dr	When was the debt incurred? 2016-2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Fishers IN 46037	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No		
Yes	Other. Specify	
Creet Lakes CD LIN	Last 4 digits of account number NULL	\$ 0.00
4.16 Great Lakes CR UN Creditor's Name	Last 4 digits of account number NULL	Ψ
2525 Green Bay Rd	When was the debt incurred? 2012-2013	
Number Street		
	As of the data you file the claim in Check -!! the transfer	
	As of the date you file, the claim is: Check all that apply.	
North Chicago IL 60064	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify Credit Card or Credit Use	
Yes		

Record # 760058

Official Form 106E/F

Debtor 1	First Name	Theresa Middle Name	Document Last Name	Entered 06/27/18 14:26:19 Page 27 of 64 Case Number (if known)	Desc Main	
After lis	sting any entries on this page, i	number them be	ginning with 4.4, followed by 4	.5, and so forth.	Total C	lain
4.17	Great Lakes CR UN Creditor's Name 2525 Green Bay Rd Number Street		Last 4 digits of account numb When was the debt incurred?	erNULL	\$ <u>3,304</u>	.00
w	North Chicago IL City Stat/ho owes the debt? Check one. Debtor 1 only	60064 te Zip Code	As of the date you file, the clai Contingent Unliquidated Disputed	im is: Check all that apply.		
	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and Check if this claim relates to a community debt the claim subject to offest? No Yes	other	that you did not report as prio Debts to pension or profit-sha	eparation agreement or divorce		
4.18	Mcydsnb Creditor's Name Po Box 8218 Number Street		Last 4 digits of account numb When was the debt incurred?	erNULL	\$ <u>3,462</u>	.00
			As of the date you file, the cla	im is: Check all that apply.		

ZOZO GICCII Bay Ita		
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
North Chicago IL 6006	Unliquidated	
City State Zip Co Who owes the debt? Check one.	ode Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes		
4.18 Mcydsnb	Last 4 digits of account number NULL	\$ 3,462.00
Creditor's Name		
Po Box 8218	When was the debt incurred? 2009-2018	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Mason OH 4504	Unliquidated	
City State Zip Co Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
= '	Student loans.	
Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debts to pension or promesmaning plans, and other similar debts	
No	Other. Specify Credit Card or Credit Use	
Yes		
4.19 Merrick BANK CORP	Last 4 digits of account number NULL	\$ 1,429.00
Creditor's Name		
Po Box 9201	When was the debt incurred? 2014-2018	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Old Bethpage NY 1180	Unliquidated	
City State Zip Co	ode Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim: ☐	
Debtor 1 and Debtor 2 only	☐ Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other. Specify Credit Card or Credit Use	
Yes	Other. Specify Order of Order Ose	
_		

Debtor 1	Lavon	ASE 18-18227 Theresa Middle Name		Document Last Name	Entered 06/27/2 Page 28 of 64 Page 28 of 64	18 14:26:19 er (if known)	Desc Main	_
After lis	ting any entries	on this page, number	them beginn	ing with 4.4, followed by 4.	5, and so forth.			Total Clain
4.20	Syncb/ART VAN Creditor's Name 950 Forrer Blvd Number St		_	ast 4 digits of account number	NULL			\$_2,685.00
	Kettering City ho owes the deb	OH 45420 State Zip Cor 1? Check one.	_ _ _	s of the date you file, the clain Contingent Unliquidated Disputed	n is: Check all that apply.			
	=	e debtors and another aim relates to a	Ty	ype of NONPRIORITY unsecu Student loans. Obligations arising out of a sep that you did not report as priori Debts to pension or profit-shar Other. Specify Credit Card	paration agreement or divorce ty claims ing plans, and other similar debts			
4.21	Syncb/CARE Cl Creditor's Name 950 Forrer Blvd Number St	REDIT	_	ast 4 digits of account number	NULL			\$ <u>258.00</u>
	IZ Harian	011 45400	_ г	s of the date you file, the clain	n is: Check all that apply.			

	Creditor's Name	2047 2040				
	950 Forrer Blvd	When was the debt incurred? 2017-2018				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Kettering OH 45420	Unliquidated				
	City State Zip Code					
١ ١	Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	=					
	Debtor 1 and Debtor 2 only	Student loans.				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	Check if this claim relates to a	that you did not report as priority claims				
'	community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offest?					
l i	No					
	=	Other. Specify Credit Card or Credit Use				
	Yes					
4.21	Syncb/CARE CREDIT	Last 4 digits of account number NULL \$258.00				
···-	Creditor's Name					
	950 Forrer Blvd	When was the debt incurred? 2013-2018				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
	Kettering OH 45420	Contingent				
		Unliquidated				
١,	City State Zip Code Who owes the debt? Check one.	Disputed				
	_					
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans.				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	=	-				
	Check if this claim relates to a	that you did not report as priority claims				
	community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offest?					
	No	Other. Specify Credit Card or Credit Use				
	Yes	_ ' '————				
4.00	Syncb/JCP	Last 4 digits of account number NULL \$_600.00				
4.22	J - · · · · · · · · · · · · · · · · · · 	Last 4 digits of account number				
	Creditor's Name	When was the debt incurred? 2010-2018				
	Po Box 965007	When was the debt incurred? 2010-2018				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
	Orlando FL 32896	Contingent				
		Unliquidated				
Ι.	City State Zip Code	Disputed				
	Who owes the debt? Check one.					
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans.				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	Check if this claim relates to a	that you did not report as priority claims				
l '	community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offest?					
	No	Other. Specify Credit Card or Credit Use				
	=	Office. Openity				
	Yes					

Debtor 1	First Name Mid	neresa ddle Name	Bosen Ment Last Name	Entered 06/27/18 14:26:19 Page 29 of 64 Case Number (if known)	Desc Main	_
After lis	sting any entries on this page, nu	mber them begin	ning with 4.4, followed by 4.	5, and so forth.		Total Clain
4.23	Syncb/JCP Creditor's Name Po Box 965007 Number Street		ast 4 digits of account numbe	NULL		\$ <u>1,962.00</u>
w		32896 E	as of the date you file, the clain Contingent Unliquidated Disputed	n is: Check all that apply.		
	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth Check if this claim relates to a community debt the claim subject to offest? No		-	paration agreement or divorce		
4.24	Yes Syncb/JCP	L	ast 4 digits of account number	rNULL		\$ <u>4,112.00</u>
	Creditor's Name Po Box 965007 Number Street	v	When was the debt incurred?	2008-2018		
			as of the date you file, the claim	n is: Check all that apply.		

Po Box 965007	When was the debt incurred? 2013-2018
Number Street	
	As of the date you file, the claim is: Check all that apply.
	Contingent
Orlando FL 32896	Unliquidated
City State Zip Code	□ Disputed
Who owes the debt? Check one.	Disputed
Debtor 1 only	
Debtor 2 only	Type of NONPRIORITY unsecured claim:
Debtor 1 and Debtor 2 only	Student loans.
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce
Check if this claim relates to a	that you did not report as priority claims
community debt	Debts to pension or profit-sharing plans, and other similar debts
Is the claim subject to offest?	
No	Other. SpecifyCredit Card or Credit Use
Yes	Clinic specify
Cumph/ICD	Last 4 digits of account number NULL \$4,112.00
4.24	Last 4 digits of account number NULL \$\(\frac{4}{112.00}\)
Creditor's Name	2008 2018
Po Box 965007	When was the debt incurred? 2008-2018
Number Street	
	As of the determinant of the description of the des
	As of the date you file, the claim is: Check all that apply.
51 00000	☐ Contingent
Orlando FL 32896	☐ Unliquidated
City State Zip Code	Disputed
Who owes the debt? Check one.	_ supposed
Debtor 1 only	
Debtor 2 only	Type of NONPRIORITY unsecured claim:
Debtor 1 and Debtor 2 only	Student loans.
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce
│ 	
Check if this claim relates to a	that you did not report as priority claims
community debt	Debts to pension or profit-sharing plans, and other similar debts
Is the claim subject to offest?	
No	Other. Specify Credit Card or Credit Use
Yes	
4.25 Syncb/Lowes	Last 4 digits of account number NULL \$4,597.00
4.20	Last 4 digits of account number
Creditor's Name	When was the debt incurred? 2011-2018
Po Box 965005	When was the debt incurred? 2011-2018
Number Street	
	As of the date you file, the claim is: Check all that apply.
Orlando FL 32896	Contingent
	Unliquidated
City State Zip Code Who owes the debt? Check one.	☐ Disputed
_	
Debtor 1 only	
Debtor 2 only	Type of NONPRIORITY unsecured claim:
Debtor 1 and Debtor 2 only	Student loans.
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce
Check if this claim relates to a	that you did not report as priority claims
community debt	Debts to pension or profit-sharing plans, and other similar debts
Is the claim subject to offest?	
No	Other. SpecifyCredit Card or Credit Use
Yes	

Debtor 1	Lavon First Name	3-18227 D Theresa Middle Name	POC 1 Filed 06/27/18 POCHMENT Last Name - Continuation Page	Entered 06/27/18 14:26:19 Page 30 of 64 Case Number (if known)	Desc Main
After lis	sting any entries on this p	page, number them	n beginning with 4.4, followed by 4	.5, and so forth.	Total Clain
4.26	Syncb/MOHAWK COLOR Creditor's Name C/O Po Box 965036 Number Street	R CTR	Last 4 digits of account numb When was the debt incurred?	erNULL	\$ <u>2,725.00</u>
w	Orlando City /ho owes the debt? Check of	FL 32896 State Zip Code	As of the date you file, the cla Contingent Unliquidated Disputed	im is: Check all that apply.	
	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this claim relate community debt the claim subject to offest No Yes	and another es to a	that you did not report as prior	paration agreement or divorce rity claims ring plans, and other similar debts	
4.27	Syncb/OLD NAVY Creditor's Name Po Box 965005 Number Street		Last 4 digits of account numb When was the debt incurred?	erNULL	\$ 1,739.00
			As of the date you file, the cla	im is: Check all that apply.	

C/O Po Box 965036	When was the debt incurred? 2016-2018	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Orlando FL 32896		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes		
4.27 Syncb/OLD NAVY	Last 4 digits of account number NULL	\$ 1,739.00
Creditor's Name	When was the debt incurred? 2013-2018	
Po Box 965005	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Orlando FL 32896	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	One did Cond on Condid Han	
Yes	Other. Specify Credit Card or Credit Use	
O TO THE PART OF T	Last 4 digits of account number NULL	\$ 3,811.00
4.20	Last 4 digits of account number NULL	\$ 0,011.00
Creditor's Name Po Box 965005	When was the debt incurred? 2016-2018	
Number Street		
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Orlando FL 32896	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	-	
No	Other. Specify Credit Card or Credit Use	
Yes		

Official Form 106E/F

Doc 1 Filed 06/27/18 Entered 06/27/18 14:26:19 Desc Main Case 18-18227 Page 31 of 64 Case Number (if known) Document Lavon Theresa Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Syncb/SAMS CLUB \$ 890.00 Last 4 digits of account number _____NULL

Creditor's Name	0044.0040	
Po Box 965005	When was the debt incurred? 2014-2018	
Number Street		
	As of the date were file the eleter to Ot at 1911 to 1	
	As of the date you file, the claim is: Check all that apply.	
Orlanda El 20006	Contingent	
Orlando FL 32896	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes		
4.30 Syncb/TJX COS DC	Last 4 digits of account number NULL	\$ 1,777.00
Creditor's Name		*
Po Box 965005	When was the debt incurred? 2016-2018	
	When was the dept incurred:	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Orlando FL 32896	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Type of NONPRIORITY unsecured claim: Student loans.	
Debtor 2 only		
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Student loans. Obligations arising out of a separation agreement or divorce	
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a	Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Student loans. Obligations arising out of a separation agreement or divorce	
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest?	Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest?	Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes	Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify <u>Credit Card or Credit Use</u>	
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest?	Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	\$_4,500.00
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes	Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number NULL	\$_4,500.00
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.31 Syncb/Walmart	Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify <u>Credit Card or Credit Use</u>	\$ 4,500.00
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.31 Syncb/Walmart Creditor's Name Po Box 965024	Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify <u>Credit Card or Credit Use</u> Last 4 digits of account number <u>NULL</u>	\$ 4,500.00
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes Syncb/Walmart Creditor's Name	Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number NULL When was the debt incurred? 2008-2018	\$ 4,500.00
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.31 Syncb/Walmart Creditor's Name Po Box 965024	Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify <u>Credit Card or Credit Use</u> Last 4 digits of account number <u>NULL</u>	\$ <u>4,500.00</u>
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.31 Syncb/Walmart Creditor's Name Po Box 965024	Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number NULL When was the debt incurred? 2008-2018	\$ <u>4,500.00</u>
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.31 Syncb/Walmart Creditor's Name Po Box 965024	Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify <u>Credit Card or Credit Use</u> Last 4 digits of account number <u>NULL</u> When was the debt incurred? 2008-2018 As of the date you file, the claim is: Check all that apply. Contingent	\$ <u>4,500.00</u>
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.31 Syncb/Walmart Creditor's Name Po Box 965024 Number Street Orlando FL 32896 City State Zip Code	Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number NULL When was the debt incurred? 2008-2018 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	\$ <u>4,500.00</u>
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.31 Syncb/Walmart Creditor's Name Po Box 965024 Number Street Orlando FL 32896	Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify <u>Credit Card or Credit Use</u> Last 4 digits of account number <u>NULL</u> When was the debt incurred? 2008-2018 As of the date you file, the claim is: Check all that apply. Contingent	\$ <u>4,500.00</u>
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.31 Syncb/Walmart Creditor's Name Po Box 965024 Number Street Orlando FL 32896 City State Zip Code	Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number NULL When was the debt incurred? 2008-2018 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	\$ <u>4,500.00</u>
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.31 Syncb/Walmart Creditor's Name Po Box 965024 Number Street Orlando FL 32896 City State Zip Code Who owes the debt? Check one. Debtor 1 only	Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number NULL When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	\$ <u>4,500.00</u>
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.31 Syncb/Walmart Creditor's Name Po Box 965024 Number Street Orlando FL 32896 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only	Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number NULL When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:	\$ <u>4,500.00</u>
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.31 Syncb/Walmart Creditor's Name Po Box 965024 Number Street Orlando FL 32896 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number NULL When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans.	\$ <u>4,500.00</u>
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.31 Syncb/Walmart Creditor's Name Po Box 965024 Number Street Orlando FL 32896 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only	Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number NULL When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:	\$_4,500.00
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.31 Syncb/Walmart Creditor's Name Po Box 965024 Number Street Orlando FL 32896 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number NULL When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans.	\$ 4,500.00
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.31 Syncb/Walmart Creditor's Name Po Box 965024 Number Street Orlando FL 32896 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number NULL When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	\$ 4,500.00
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.31 Syncb/Walmart Creditor's Name Po Box 965024 Number Street Orlando FL 32896 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a	Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number NULL When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans. Obligations arising out of a separation agreement or divorce	\$ 4,500.00
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.31 Syncb/Walmart Creditor's Name Po Box 965024 Number Street Orlando FL 32896 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number NULL When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	\$ 4,500.00

ebtor 1	Lavon The	eresa Bissett TCTT Tage 32 01 04 Case Number (if known)	
	First Name Middle	e Name Last Name	
Part 2	Your NONPRIORITY Unsecure	d Claims - Continuation Page	
fter listi	ing any entries on this page, num	ober them beginning with 4.4, followed by 4.5, and so forth.	Total Claim
	Гarget National Bank		\$ 0.00
52 _	Creditor's Name	Last 4 digits of account number	\$ 0.00
	3701 Wayzata Blvd	When was the debt incurred?	
_	Number Street		
	Mail Stop 3C-I	A of the date was file the elements. Charles II the township	
=	5.55 5.5 .	As of the date you file, the claim is: Check all that apply.	
N	Minneapolis MN 5	Contingent	
-	City State Z	Zip Code Unliquidated	
Wh	o owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	he claim subject to offest?	_	
	No 	Other. Specify Credit Card or Credit Use	
	Yes	AHHI	÷ 0 004 00
+.55 _	FD BANK USA/Targetcred	Last 4 digits of account number NULL	\$ <u>2,884.00</u>
	creditor's Name Po Box 673	When was the debt incurred? 2012-2018	
_	Number Street	Then was the dest incurred:	
,	durber Sueet		
_		As of the date you file, the claim is: Check all that apply.	
N	Minneapolis MN 5	Contingent	
_	Dity State Z	Unliquidated	
	o owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
П	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	he claim subject to offest?		
=	No	Other. Specify Credit Card or Credit Use	
Ш	Yes		
Part 3	List Others to Be Notified for	r a Debt That You Already Listed	
		be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For	
		to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or	
		imilarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the ave additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.	

Official Form 106E/F Record # 760058

Doc 1 Filed 06/27/18 Entered 06/27/18 14:26:19 Desc Main Case 18-18227

Schedule E/F: Creditors Who Have Unsecured Claims

Lavon Debtor 1

Theresa

Document

Page 33 of 64 Case Number (if known)

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$	0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$	0.00
			Total claim	
Total claims from Part 2	6f. Student loans	6f.	\$	0.00
	$\theta_{\text{g}}.$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
				0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
		6h. 6i.		0.00 58,289.00

		Caco 19	19227 Doc	1 Eilad	06/27/1Q	Ento	red 06/27	7/18 1/1·2)6·10	Desc N	/ain	
Fill	in this in	formation to iden	tify your case:				4 of 64	710 14.2	.0.13	DC3C N	, idiri	
De	btor 1	Lavon	Theresa		Blissett	_						
_		First Name	Middle Name		Last Name							
	btor 2 ouse, if filing)	First Name	Middle Name		Last Name	-						
Un	ited States	Bankruptcy Court for	r the : <u>NORTHERN</u> D	istrict of <u>ILLINOIS</u>	<u>3</u>							
Ca	se Number				(State)					Cr	neck if this is a	an
	known)						J			an	nended filing	
Offi	cial F	orm 106G										
			ory Contracts									12/1
nform	nation. If n	nore space is nee	possible. If two marrie eded, copy the addition he and case number (if	al page, fill it o	ng together, bot ut, number the e	th are equa entries, and	lly responsible attach it to the	e for supplying is page. On th	g correct ie top of ar	ny		
		•	contracts or unexpired	•								
	No. Ch	eck this box and s	submit this form to the c	ourt with your of	ther schedules.	∕ou have no	othing else to re	eport on this fo	orm.			
	Yes. Fill	in all of the inforn	nation below even if the	contracts or lea	ases are listed in	Schedule .	A/B: Property (Official Form 1	106A/B)			
	-		or company with whon cell phone). See the in	-					-			
ur	nexpired le	ases.										
F	Person or	company with wi	hom you have the cont	ract or lease			State w	hat the contra	ct or lease	is for		
2.1	GM Fina	ancial				_	Lesse	e				
	Name Po Box	181145										
	Number	Street				_						
	Arlington	า		X 76096		_						
2.2	City			State Zip Code								
	Name					_						
	Number	Street				_						
	Number	Street										
	City			State Zip Code		_						
2.3												
	Name											
	Number	Street				_						
	City			State Zip Code		_						
	J.,			siate Elp code								
2.4						_						
	Name											
	Number	Street				_						
	City			State Zip Code		_						
2.5	,											
۷.۵	Name					_						
						_						
	Number	Street										

State Zip Code

City

Official Form 106G

Fill in this in	Fill in this information to identify your case:				
Debtor 1	Lavon	Theresa	Blissett		
	First Name	Middle Name	Last Name		
Debtor 2	·				
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _			
Case Number	r		(State)		
(If known)					

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

uny 7	any Additional Pages, write your name and case number (if known). Answer every question.						
1. [o you	have any codebtor	s? (If you are filing a joint case, do not list either spouse	se as a codebtor.)			
	■ No. □ Yes						
	2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)						
ı	No.	Go to line 3.					
	Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?						
		•	munity state or territory did you live?	Fill in the name and current address of that person.			
		Name of your spouse, for	mer spouse or legal equivalent				
		Number Street					
		City	State	Zip Code			
5	Schedu Schedu	ıle D (Official Form	codebtor only if that person is a guarantor or cosign 106D), Schedule E/F (Official Form 106E/F), or Sched G to fill out Column 2.	-			
3.1				Schedule D, line			
	Name	e		Schedule E/F, line			
	Numi	ber Street		Schedule G, line			
	City		State Zi	Zip Code			
3.2				Schedule D, line			
	Name	9		Schedule E/F, line			
	Numi	ber Street		Schedule G, line			
	City		State Zi	Zip Code			
3.3				Schedule D, line			
	Name	e 		Schedule E/F, line			
	Numi	ber Street		Schedule G, line			
	City		State Zi	Zip Code			

Official Form 106H Record # 760058 Schedule H: Your Codebtors Page 1 of 1

			Document	Page 36 of 64
Fill in this in	nformation to iden	tify your case:		
Debtor 1	Lavon	Theresa	Blissett	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
	Bankruptcy Court for	the: <u>NORTHERN DISTRICT O</u>	F ILLINOIS	Check if this is: An amended filing
				A supplement showing post-petition chapter 13 income as of the following date:
Official Form 106I				MM / DD / YYYY
Sabadl	a I. Varrel	lnoomo		

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment										
1.	Fill in your employment information	Debtor 1		Debtor 2 or non-filing spouse						
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed X Not employed		Employed Not employed					
	Include part-time, seasonal, or self-employed work.	Occupation	UNEMPLOYED							
	Occupation may Include student or homemaker, if it applies.	Employers name								
		Employers address								
					3					
		How long employed there?								
Pa	Part 2: Give Details About Monthly Income									
Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.										
				For Debtor 1	For Debtor 2 or non-filing spouse					
2.		y and commissions (before all pay calculate what the monthly wage wo		\$0.00	\$0.00					
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00					
4. Calculate gross income. Add line 2 + line 3.				\$0.00	\$0.00					

 Official Form 106I
 Record # 760058
 Schedule I: Your Income
 Page 1 of 2

Case 18-18227 Doc 1 Filed 06/27/18 Entered 06/27/18 14:26:19 Desc Main

Page 37 of 64
Case Number (if known) Document Theresa Lavon Debtor 1 First Name Middle Name Last Name

				For Debtor 1	For Debtor 2 or non-filing spouse		
	Cop	y line 4 here	4.	\$0.00	\$0.00		
5. I	List all	payroll deductions:					
	5a. 1	Tax, Medicare, and Social Security deductions	5a. _	\$0.00	\$0.00		
	5b. I	Mandatory contributions for retirement plans	5b. _	\$0.00	\$0.00		
	5c. \	oluntary contributions for retirement plans	5c.	\$0.00	\$0.00		
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00		
	5e. I	nsurance	5e.	\$0.00	\$0.00		
	5f. [Domestic support obligations	5f. _	\$0.00	\$0.00		
	5g. l	Jnion dues	5g. _	\$0.00	\$0.00		
		Other deductions. Specify:	5h.	\$0.00	\$0.00		
6. A	dd the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$0.00	\$0.00		
7. C	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00	\$0.00		
8. L	ist all	other income regularly received:					
	8a.	Net income from rental property and from operating a business,					
		profession, or farm					
		Attach a statement for each property and business showing gross					
		receipts, ordinary and necessary business expenses, and the total	0-	Φ0.00	Ф0.00		
	8b.	monthly net income. Interest and dividends	8a. _ 8b.	\$0.00	\$0.00		
			_	\$0.00	\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c. —	\$ 0.00	\$ 0.00		
		Include alimony, spousal support, child support, maintenance, divorce					
		settlement, and property settlement.					
	8d.	Unemployment compensation	8d.	\$1,785.61	\$0.00		
	8e.	Social Security	8e.	\$1,238.00	\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00	\$0.00		
		Include cash assistance and the value (if known) of any non-cash	_	40.00			
		assistance that you receive, such as food stamps (benefits under the					
		Supplemental Nutrition Assistance Program) or housing subsidies.					
		Specify:					
	8g.	Pension or retirement income	8g.	\$0.00	\$0.00		
	8h.	Other monthly income. Specify:	8h.	\$0.00	\$0.00		
9.	Add	all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$3,023.61	\$0.00		
40	0-1-	what we want to be seen and line 7 to line 0	40 🗆				
10.		ulate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$3,023.61 +	\$0.00	\$3,023.61	
11.							
12.		the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Ce		•	applies	12. \$3,023.61	
13.	Do y	ou expect an increase or decrease within the year after you file this form	1?				
	X	No. Yes. Explain:					
	_						

Fil	ll in this in	formation to identify yo	our case:				
De	ebtor 1	Lavon	Theresa	Blissett	Check if	f this is:	
		First Name	Middle Name	Last Name	☐ An	amended filing	
	ebtor 2 pouse, if filing)	First Name	Middle Name	Last Name		supplement showing po ome as of the following	
Uı	nited States	Bankruptcy Court for the : _	NORTHERN DISTRICT C	OF ILLINOIS	_	·	
	ase Number f known)	r				// DD / YYYY	
Off	icial F	orm 106J				separate filing for Debto iintains a separate hou	or 2 because Debtor 2 sehold.
						·	
		e J: Your Ex		le are filing together, both	are equally responsible fo	r supplying correct info	12/15
more	-	needed, attach another		he top of any additional page			
Par	rt 1:	Describe Your Household					
1. Is	s this a joi	int case?					
ļ	=	Go to line 2.					
	Yes. I	Does Debtor 2 live in a s	separate household?				
		No.	t filo a agnorata Cabadu	lo l			
		Yes. Debtor 2 mus	t file a separate Schedu	le J.			
2.	Do you h	nave dependents?	X No		Dependent's relations	•	
	Do not lis Debtor 2	st Debtor 1 and		this information for dent	Debtor 1 or Debtor 2	age	with you? X No
	Do not st	tate the dependents'					Yes
	names.						X No
							Yes
							X No
							Yes
							X No
							Yes
							X No
							Yes
3.	Do your	expenses include	X No				
	expense	s of people other than and your dependents?	Yes				
		and your dependents r					
		Estimate Your Ongoing Me					
	-	•		less you are using this forn supplemental Schedule J,	• •		
-	applicable			опретопили остоинго с,			
		=	=	nce if you know the value			Your expenses
OT SL	ich assist	ance and nave included	it on Schedule I: Your	Income (Official Form 106I.	.)		Tour expenses
4.		-	expenses for your resid	ence. Include first mortgage	e payments and		#004.00
	-	for the ground or lot.				4.	\$981.00
		eal estate taxes				4a.	\$0.00
		operty, homeowner's, or	renter's insurance			4b.	\$0.00
		ome maintenance, repair,				4c.	\$0.00
		meowner's association o				4d.	\$0.00
	110					тu.	+5.00

Case 18-18227 Doc 1 Filed 06/27/18 Entered 06/27/18 14:26:19 Desc Main Document Page 39 of 64 Case Number (If known)

 Debtor 1
 Lavon
 Theresa
 Blissett
 Case Number (if known)

 First Name
 Middle Name
 Last Name

			Your expense	es
5. A (dditional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6. U 1	ilities:			
6a	. Electricity, heat, natural gas	6a.		\$115.00
6b	Water, sewer, garbage collection	6b.		\$60.00
60	Telephone, cell phone, internet, satellite, and cable service	6c.		\$200.00
60	l. Other. Specify:	6d.	\$	0.00
7. Fo	ood and housekeeping supplies	7.		\$300.00
3. CI	nildcare and children's education costs	8.		\$0.00
). CI	othing, laundry, and dry cleaning	9.		\$70.00
10. P e	ersonal care products and services	10.		\$40.00
11. M	edical and dental expenses	11.		\$200.00
	ansportation. Include gas, maintenance, bus or train fare. o not include car payments.	12.		\$142.00
3. E ı	ntertainment, clubs, recreation, newspapers, magazines, and books	13.		\$20.00
	naritable contributions and religious donations	14.		\$0.00
5. In	surance.			
D	o not include insurance deducted from your pay or included in lines 4 or 20.			
15	ia. Life insurance	15a.		\$0.00
15	b. Health insurance	15b.		\$0.00
15	ic. Vehicle insurance	15c.		\$120.00
15	id. Other insurance. Specify:	15d.		\$0.00
6. T a	xes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
S	pecify:	16.		\$0.00
7. In	stallment or lease payments:			
17	a. Car payments for Vehicle 1	17a.		\$467.00
17	b. Car payments for Vehicle 2	17b.		\$259.00
17	c. Other. Specify:	17c.		\$0.00
17	d. Other. Specify:	17d.		\$0.00
8. Y o	our payments of alimony, maintenance, and support that you did not report as deducted			
fre	om your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.00
9. O 1	her payments you make to support others who do not live with you.			
Sı	pecify:	19.		\$0.00
	ther real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
20	a. Mortgages on other property	20a.		\$ 0.00
20	b. Real estate taxes	20b.	\$	0.00
	c. Property, homeowner's, or renter's insurance	20c.	\$	0.0
20		20d.	\$	0.00
	ld. Maintenance, repair, and upkeep expenses	20u.	Ψ	0.00

Official Form 106J Record # 760058 Schedule J: Your Expenses

Theresa Lavon Debtor 1 Case Number (if known) First Name Middle Name Last Name \$32.00 Pet Care (\$30.00), Postage/Bank Fees (\$2.00), 21. 21. Other. Specify: \$3,006.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$3,023.61 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$3,006.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$17.61 Subtract your monthly expenses from your monthly income. 23c. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Yes. Explain Here:

Official Form 106J Record # 760058 Schedule J: Your Expenses Page 3 of 3

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to I	nelp you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under namelty of parium, I declare that I have read the summary a	and schedules filed with this declaration and that they are true and
correct.	and schedules med with this declaration and that they are tide and
🗶 /s/ Lavon Theresa Blissett	
Signature of Debtor 1	Signature of Debtor 2
Date_06/08/2018	Date
MM / DD / YYYY	MM / DD / YYYY

Case 18-18227 Doc 1 Filed 06/27/18 Entered 06/27/18 14:26:19 Desc Main

		D(zouricht i	auc 72 c				
Fill in this in	Il in this information to identify your case:							
Debtor 1	Lavon	Theresa	Blissett	_				
	First Name	Middle Name	Last Name					
Debtor 2								
Debiol 2				_				
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of <u>I</u>	LLINOIS_					
			(State)					
Case Number	r	_						
(If known)								

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

num	per (if known). Answer every question.			
	T. 1: Give Details About Your Marital Status and Where Yo	ou Lived Before		
01.	What is your current marital status?			
	Married			
	Not married			
	_			
02	During the last 3 years, have you lived anywhere other tha	ın where you live nov	r?	
	No.		But a second	
	Yes. List all of the places you lived in the last 3 years. Do	o not include where yo	u live now.	
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2
		lived there		lived there
03	Within the last 8 years, did you ever live with a spouse or l property states and territories include Arizona, California, and Wisconsin.)			
	No.			
	Yes. Make sure you fill out Schedule H: Your Codebtors ((Official Form 106H).		
	Explain the Sources of Your Income			

Case 18-18227 Doc 1 Filed 06/27/18 Entered 06/27/18 14:26:19 Desc Main Document Page 43 of 64

Blissett Debtor 1 Lavon Theresa Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income Gross income Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$10,204.13 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$54,756 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2017) Operating a business Operating a business Wages, commissions, \$44,725 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business

Case 18-18227 Doc 1 Filed 06/27/18 Entered 06/27/18 14:26:19 Desc Main Document Page 44 of 64

Case Number (if known) _

Blissett

Theresa

Lavon

First Name	Middle Name	Last Name						
Include income regardless of where and other public benefit payments	Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.							
List each source and the gross inc	come from ea	ch source separately. Do no	ot include income that you listed	d in line 4.				
□ No.		,	,					
Yes. Fill in the details								
		Debtor 1		Debtor 2				
		Sources of income Describe below.	Gross income (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions an exclusions)			
From January 1 of current ye	ear until	Social Security	\$1238/monthly					
the date you filed for bankrup								
·	•							
From January 1 of current ye	ear until	Severance Pay	\$15,979					
the date you filed for bankru	ptcy:							
For last calendar year		Social Security	\$16,152					
For last calendar year:	2017)	200idi 200diny	Ψ10,102					
(January 1 to December 31, 2	2017)							
For last calendar year:		Social Security	\$0					
(January 1 to December 31, 2	2016)							
List Certain Payments Yo	u Made Before	You Filed for Bankruptcy						

Case 18-18227 Doc 1 Filed 06/27/18 Entered 06/27/18 14:26:19 Desc Main Document Page 45 of 64

Debtor 1 Lavon Theresa Blissett Case Number (if known) _ First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments GM Financial Po Box 181145 \$ 8,842 Monthly \$ 777 Mortgage Car Arlington TX 76096 Credit card Loan repayment Suppliers or vendors Other Nationstar/MR. COOPER 350 Monthly \$ 2,943 \$ 95,811 Mortgage Car Highland Dr Lewisville TX 75067 Credit card ☐ Loan repayment Suppliers or vendors Other ___ Wells Fargo Dealer SVC Po Box Monthly \$ 1,401 \$ 12,933 ■ Mortgage Car 1697 Winterville NC 28590 Credit card Loan repayment Suppliers or vendors Other_

Case 18-18227 Doc 1 Filed 06/27/18 Entered 06/27/18 14:26:19 Desc Main Document Page 46 of 64

Debto	or 1	Lavon	I heresa	Blissett		Case Number (if known))	
		First Name	Middle Name	Last Name				
07	Inside corporate age	ders include your relative porations of which you a		relatives of any gener son in control, or own	ral partners; partnershi er of 20% or more of th	ps of which you are a general peir voting securities; and a	any managing	
		. ,		Dates of payment	Total amount paid	Amount you still owe	Reason for this payment	
08	an ii Incli	nsider?	ed for bankruptcy, did you s guaranteed or cosigned b	, , ,	or transfer any propert	y on account of a debt tha	t benefited	
		res. List all payments t	o un moder.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name	
	List	nin 1 year before you fil	ons, Repossessions, and For ed for bankruptcy, were you ding personal injury cases, at disputes.	ou a party in any laws			ort or custody	
				Nature of the case	Court	or agency	Status of the case	
10	Che	nin 1 year before you fil ock all that apply and fill No. Go to line 11 Yes. Fill in the informat		y of your property rep	ossessed, foreclosed,	garnished, attached, seize	d, or levied?	
11		= =	ı filed for bankruptcy, did ent because you owed a o	· ·	ng a bank or financial	institution, set off any a	mounts from your accounts	
12	With	rt-appointed receiver, No.	ion below. iled for bankruptcy, was a a custodian, or another o		in the possession of a	an assignee for the benef	it of creditors, a	
P	art 5	List Certain Gifts a	and Contributions					
	With	No. Yes. Fill in the details fo	filed for bankruptcy, did				600 to any charity?	
P	art 6:	List Certain Losse	s					
15	gan	ıbling?	filed for bankruptcy or sir	ice you filed for bank	cruptcy, did you lose a	anything because of theft	, fire, other disaster, or	
	_	No. Yes. Fill in the details fo	or each gift.					
Ŀ	art 7	List Certain Paymo	ents or Transfers					

Case 18-18227 Doc 1 Filed 06/27/18 Entered 06/27/18 14:26:19 Desc Main Document Page 47 of 64

Debtor	1 Lavon	Theresa	Blissett	Case I	Number (if known)	
	First Name	Middle Name	Last Name			
C	onsulted about seekir	ng bankruptcy or pre	y, did you or anyone else acting on paring a bankruptcy petition? preparers, or credit counseling age			one you
r	¬ No.					
	Yes. Fill in the detail	s				
	Party Contact Info		Description and value of	any property transferred	Date paymor transfer	ent Amount of payment
	Geraci Law L.L.C.		_			\$3,035.00
	55 E. Monroe Stre	et #3400	_			
	Chicago,IL 60603		_			
			-			
	Party Contact Info		Description and value of	any property transferred	Date paymor transfer	ent Amount of payment
	Hananwill Credit C	ounseling	Credit Counseling Services	S	2017	\$25.00
	115 N. Cross St.		-			
	Robinson, IL 6245	4	-			
			-			
p	-	leal with your credito	y, did you or anyone else acting on rs or to make payments to your cre you listed on line 16.		sfer any property to anyo	one who
	No.					
[Yes. Fill in the detail	S.				
t:	ransferred in the ordin	ary course of your bransfers and transfer	cy, did you sell, trade, or otherwise usiness or financial affairs? s made as security (such as the gra	anting of a security intere		· •
	_	u transfers that you i	nave already listed on this statemer	и.		
	No.Yes. Fill in the detail	s for each gift.				
	Vithin 10 years before peneficiary? (These are		otcy, did you transfer any property or otection devices.)	to a self-settled trust or s	similar device of which y	ou are a
	No.					
	Yes. Fill in the detail	ls for each gift.				
	List Cartain Fin	ancial Accounts Instru	uments, Safe Deposit Boxes, and Sto	rana Units		
Par		-				
s I	old, moved, or transfe nclude checking, savii	erred? ngs, money market, o	y, were any financial accounts or in or other financial accounts; certifica ciations, and other financial institut	ates of deposit; shares ir	· ·	
	No.	,,	- ,			
	Yes. Fill in the detail	ls.				
			Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer

Case 18-18227 Doc 1 Filed 06/27/18 Entered 06/27/18 14:26:19 Desc Main Document Page 48 of 64

ebtor '	1	Lavon	Theresa	Blissett	Case Number (if known)	
		First Name	Middle Name	Last Name		
	-	ou now have, or did you ha , or other valuables?	ve within 1	year before you filed for bankruptcy, an	y safe deposit box or other depository fo	or securities,
	Ν	No.				
[Y	es. Fill in the details.				
				Who else had access to it?	Describe the contents	Do you still have it?
22 H	lave	you stored property in a s	torage unit	or place other than your home within 1 y	vear before you filed for bankruptcy?	
ļ	N	No.				
L	」 ↑	es. Fill in the details.		Who else has or had access to it?	Describe the contents	Do you still have it?
Par	t 9:	Identify Property You Ho	ld or Control	for Someone Else		
23	о у	ou hold or control any propomeone.	perty that so	omeone else owns? Include any property	you borrowed from, are storing for, or l	nold in trust
	Ν	No.				
	Y	es. Fill in the details.				
				Where is the property?	Describe the property	Value
Part	t 10:	Give Details About Envir	onmental Inf	ormation		
For th	ne p	ourpose of Part 10, the follo	wing definit	ions apply:		
		=		, or local statute or regulation concernin	- -	
				naterial into the air, land, soil, surface waterial into the air, land, soil, surface waste	· · · · ·	
		neans any location, facility, used to own, operate, or uti		-	w, whether you now own, operate, or util	ize
		-	_	ronmental law defines as a hazardous w ontaminant, or similar term.	raste, hazardous substance, toxic	
Repo	rt al	II notices, releases, and pro	ceedings th	nat you know about, regardless of when	they occurred.	
24 H	las a	any governmental unit noti	fied you tha	t you may be liable or potentially liable u	under or in violation of an environmental	law?
Į		No.				
	Y	es. Fill in the details.				
				Governmental unit	Environmental law, if you know it	Date of notice
25 H	lave	you notified any governme	ental unit of	any release of hazardous material?		
	Ν	No.				
[Y	es. Fill in the details.				
				Governmental unit	Environmental law, if you know it	Date of notice
26 F	orders.					
	N	No.				
[_ _ Y	es. Fill in the details.				
				Court or agency	Nature of the case	Status of the case
Part	:11:	Give Details About Your	Business or	Connections to Any Business		
27 V	Vithi	in 4 years before you filed	for bankrup	tcy, did you own a business or have any	of the following connections to any bus	iness?
		A sole proprietor or self-	employed ii	n a trade, profession, or other activity, ei	ther full-time or part-time	
		A member of a limited lia	bility comp	any (LLC) or limited liability partnership	(LLP)	
	-	A partner in a partnershi	•			
	-	An officer, director, or m		•		
	L	An owner of at least 5%	of the voting	g or equity securities of a corporation		

Record # 760058

Case 18-18227 Doc 1 Filed 06/27/18 Entered 06/27/18 14:26:19 Desc Main

	Loven	Thorono	Document Blissett	Page 49 of 64	
Debtor 1	Lavon First Name	Theresa Middle Name	Last Name	Case Number (if known)	
	No. None of the abo	ove applies. Go to Part 12.			
	Yes. Check all that	apply above and fill in the det	ails below for each busin	ess.	
	thin 2 years before y titutions, creditors,	· · · · · · · · · · · · · · · · · · ·	you give a financial sta	tement to anyone about your business? Include all financial	
	No.				
	Yes. Fill in the detail	ils.			
		Date iss	sued		
Part 12	Sign Below				
×	/s/ Lavon Theres	sa Rlissett	×		
~	Signature of Debtor			ature of Debtor 2	
	Date 06/08/2018		Date	MM / DD / YYYY	
	MM / DD /	YYYY		MM / DD / YYYY	
Did y	you attach additiona	al pages to Your Statement o	of Financial Affairs for I	ndividuals Filing for Bankruptcy (Official Form 107)?	
	No				
	Yes				
Did y	you pay or agree to	pay someone who is not an	attorney to help you fill	out bankruptcy forms?	
	No				
П	Vac Name of norce	an.		Attach the Bankruntcy Petition Prenarer's Notice	

Declaration, and Signature (Official Form 119).

Fill in this ir	Caco 19		od 06/27	7/18 Entered 06/27/18 14:26:1 0 of 64	9 Desc Main	
		_				
Debtor 1	Lavon	Theresa	Blisset	<u>t</u>		
Debtor 2	First Name	Middle Name	Last Name			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptov Court for	the : <u>NORTHERN</u> District of <u>ILLIN</u>	IOIS			
		ule . <u>NORTHERN</u> District of <u>leem</u>	(State)		Check if this is an	
Case Numbe (If known)	r				amended filing	
Official F					· ·	
Stateme	nt of Inten	tion for Individuals	Filing \	Jnder Chapter 7	12/	15
•	•	er chapter 7, you must fill out this	form if:			
		by your property, or	ı			
=		erty and the lease has not expired ourt within 30 days after you file v		tcy petition or by the date set for the meeting of cr	editors.	
			-	send copies to the creditors and lessors you list.		
f two married p	people are filing to	gether in a joint case, both are eq	ually respons	sible for supplying correct information.		
Both debtors m	nust sign and date	the form.				
-	-	· · · · · · · · · · · · · · · · · · ·	attach a sep	arate sheet to this form. On the top of any addition	al pages,	
write your nam	e and case number	r (if known).				
Part 1:	List Your Creditors	Who Have Secured Claims				
For any cre information	=	ed in Part 1 of Schedule D: Credit	ors Who Hav	ve Claims Secured by Property (Official Form 106D), fill in the	
Identify the	creditor and the p	roperty that is collateral		do you intend to do with the property that res a debt?	Did you claim the property as exempt on Schedule C?	12/15
Creditor's	;			Surrender the property	No	
name:	Nationstar	/MR. COOPER	_	Retain the property and redeem it	☐ Yes	
Dogorintic	on of 728 Union	Drive University Park IL 60484 -	_	Retain the property and enter into a	☐ 1 <i>e</i> s	
Description property	Primary Re	<u>-</u>	_	Reaffirmation Agreement.		
securing	debt:			Retain the property and [explain]:	_	
Creditor's				Surrender the property	No	_
name:		o Dealer SVC		Retain the property and redeem it	<u> </u>	
				Retain the property and enter into a	☐ Yes	
Description	on of 2010 Infinit	i G37 with over 105,000 miles		Reaffirmation Agreement.		
property securing	deht:			Retain the property and [explain]:		
Securing	Jebt.			rtetain the property and [explain].	_	
					<u> </u>	_
Creditor's	i			Surrender the property	☐ No	
name:				Retain the property and redeem it	Yes	
Description	on of		_	Retain the property and enter into a		
property				Reaffirmation Agreement.		
securing (dept:		Ц	Retain the property and [explain]:	_	
						_
Creditor's	j			Surrender the property	☐ No	
name:				Retain the property and redeem it	Yes	
Description	on of		_	Retain the property and enter into a		
property				Reaffirmation Agreement.		
securing debt:				Retain the property and [explain]:	_	

Lavon

First Name

Case 18-18227 Doc 1 Filed 06/27/18 Entered 06/27/18 14:26:19 Desc Main Document Page 51 of the Honor of the H

List Your Unexpired Personal Property Leases		
	Schedule G: Executory Contracts and Unexpired Leases (Official Form expired leases are leases that are still in effect; the lease period has not e if the trustee does not assume it. 11 U.S.C. § 365(p)(2).	
Describe your unexpired personal property leases		Will the lease be assumed?
Lessor's name: GM Financial		□ No
Description of leased 2017 Buick Encore property:		Yes
Lessor's name:		□ No
Description of leased property:		Yes
Lessor's name:		□ No
Description of leased property:		Yes
Lessor's name:		□ No
Description of leased property:		Yes
Lessor's name:		□ No
Description of leased property:		Yes
Lessor's name:		☐ No
Description of leased property:		Yes
Lessor's name:		□ No
Description of leased property:		Yes
Part 3: Sign Below		
Inder penalty of perjury, I declare that I have indicated my inte ersonal property that is subject to an unexpired lease.	ntion about any property of my estate that secures a debt and any	
/s/ Lavon Theresa Blissett Signature of Debtor 1	Signature of Debtor 2	
Date Dated: 06/08/2018	Nate	

MM / DD / YYYY

MM / DD / YYYY

Case 18-18227 Doc 1 Filed 06/27/18 Entered 06/27/18 14:26:19 Desc Main Document Page 52 of 64

B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In	re								
La	von Theresa	Blissett / D	ebtor				Case No:		
							Chapter:	Chapter 7	
			DISCLOSURE	OF COM	IPENSATION O	OF ATTORNEY	FOR DEE	BTOR	
	mpensation p	oaid to me w	§ 329(a) and Fed. Bankr. ithin one year before the fon behalf of the debtor(s)	filing of th	e petition in banl	kruptcy, or agree	d to be paid	d to me, for servi	ces
	For legal	services, I ha	ave agreed to accept		\$2,700.00				
	Prior to th	ne filing of th	nis statement I have receiv	ved	\$2,700.00				
	Balance I	Due			\$0.00				
2.	The source	e of the comp	pensation paid to me was:	:					
	Deb	tor(s)	Other: (specify)						
3.	The source	e of compens	sation to be paid to me is:	:					
	De	btor(s)	Other: (specify)						
4.		e not agreed law firm.	to share the above-disclos	sed compe	ensation with any	other person un	less they ar	re members and a	associates
		y law firm. A	hare the above-disclosed A copy of the agreement,	_					
5.	In return fo case, inclu		-disclosed fee, I have agree	eed to rend	ler legal service t	for all aspects of	the bankru	ptcy	
	_		ebtor's financial situation,	, and rende	ering advice to th	e debtor in deter	mining who	ether to file a pet	ition in
		ruptcy;	1:	414.4.				! 4.	
	•		ling of any petition, sched the debtor at the meeting			•		uirea;	
	c. Repre	sentation of	the debtor at the meeting	oi credito	rs, and any adjou	irned nearings th	ereor;		
6.	By agreem	nent with the	debtor(s), the above-disc	losed fee	loes not include	the following ser	vice:		
cha			missed meeting or court onces, dischargeability acti				-		o another
				CI	ERTIFICATION	N]
			fy that the foregoing is a come for representation of	-	-	-	-	or	
		Date: 0	6/18/2018	/	s/ Nicholas Jaco	b Tepeli			
		Date			Signature of Atto		_		
					Geraci Law L.L.	C.			

Page 1 of 1 Record # 760058

Name of law firm

Case 18-18227 Doc 1 Filed 06/27/18 Entered 06/27/18 14:26:19 Desc Main Document Page 53 of 64

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Lavon Theresa Blissett / Debtor	Bankruptcy Docket #:
---------------------------------	----------------------

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 06/08/2018 /s/ Lavon Theresa Blissett

Lavon Theresa Blissett

X Date & Sign

Record # 760058 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 760058 B 201A (Form 201A) (11/11) Page 1 of 2

Case 18-18227 Doc 1 Filed 06/27/18 Entered 06/27/18 14:26:19 Desc Main Page 55 of 64

Form B 201A. Notice to Consumer Debtor(s)

In re Lavon

Page 2

deny your found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

/s/ Layon Theresa Blissett

Dated: 06/08/2018	/s/ Lavon Theresa Blissett			
	Lavon Theresa Blissett			

Dated: 06/18/2018 /s/ Nicholas Jacob Tepeli

Attorney: Nicholas Jacob Tepeli

Case 18-18227 Doc 1 Filed 06/27/18 Entered 06/27/18 14:26:19 Desc Main Document Page 56 of 64

Debt	or 1	Lavon First Name	Theresa Middio Name	Blissett Last Namo	Case Number (if known)
Pa	rt 6:	Answer These Question	s for Reporting Purpos	ės		
16.		at kind of debts do I have?	as "incurred No. Go Yes. Go 16b. Are your d money for a No. Go Yes. Go	by an individual primarily for a to line 16b. to line 17. ebts primarily business di business or investment or thro to line 16c. to line 17.	debts? Consumer debts are defined personal, family, or household purpo ebts? Business debts are debts that bugh the operation of the business or business debts, or consumer debts or business debts.	se." you incurred to obtain
17.	Do : any exc adm are ava	you filing under upter 7? you estimate that after exempt property is luded and ministrative expenses paid that funds will be illable for distribution insecured creditors?	Yes. I am fil	strative expenses are paid tha	o line 18. estimate that after any exempt proper t funds will be available to distribute to	ly is excluded and a unsecured creditors?
18.		v many creditors do estimate that you 17	■ 1-49 □ 50-99 □ 100-199 □ 200-999	□5,0	00-5,000 001-10,000 001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	esti	v much do you mate your assets to vorth?	\$0-\$50,000 \$50,001-\$10 \$100,001-\$5 \$500,001-\$1	0,000	.000,001-\$10 million 0,000,001-\$50 million 0,000,001-\$100 million 00,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20.		v much do you mate your liabilities e?	☐ \$0-\$50,000 ☐ \$50,001-\$10 ■ \$100,001-\$5 ☐ \$500,001-\$1	0,000 \$10 00,000 \$50	000,001-\$10 million 0,000,001-\$50 million 0,000,001-\$100 million 00,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
Par	t 7:	Sign Below	1 have 24			
For	you		If I have chosen to of title 11, United Sunder Chapter 7. If no attorney reprethis document, I had I request relief in a I understand makin with a bankruptcy of	file under Chapter 7, I am awa states Code. I understand the re- sents me and I did not pay or two obtained and read the notic coordance with the chapter of	r penalty of perjury that the Information re that I may proceed, if eligible, under each chapter, and agree to pay someone who is not an one required by 11 U.S.C. § 342(b). Ititle 11, United States Code, specified by property, or obtaining money or property, or imprisonment for up to 20.	er Chapter 7, 11,12, or 13 Id I choose to proceed attorney to help me fill out in this petition. perty by fraud in connection years, or both.
			Executed on	: 6 / 8/2018	Executed on	AH CONTRACT

Case 18-18227 Doc 1 Filed 06/27/18 Entered 06/27/18 14:26:19 Desc Main Document Page 57 of 64

Fill in this in	formation to idea	ntify your case:			
Debtor 1	Lavon	Theresa	Blissett		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, Yilling)	First Name				
(opouse, r sing)	rati nene	Middle Name	Lasi Name		
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of			
Case Number			(State)		
(if known)				Check if this is an	
				amended filing	
			•		
Official F	orm 106 D	<u>)ec</u>			
Doctorol	don Abou	t an Individual D		For a Million	
Deciarai	JOH ABOU	c an individual n	eptors Sched	uies	12/15
If two married p	eople are filing to	ogether, both are equally respo	nsible for supplying corre	ort information	
You must file th	is form wheneve	r you file bankruptcy schedule	s or amended schedules.	Making a false statement, concealing property, or	
obtaining mone	y or property by:	fraud in connection with a bar 1341, 1519, and 3571.	kruptcy case can result in	fines up to \$250,000, or imprisonment for up to 20	
,		10-1, 10:0, 000 00; 1.			
	ign Below				
	offer monos				
5 .1					
uid you pay	or agree to pay s	omeone who is NOT an attorn	ey to help you fill out bank	ruptcy forms?	
No	•				
TIVES N	ame of Person			tu	
∏ 1¢2. N	ane or reison			Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	i
			,	and the state of t	
Under penal	ly of perjury, i de	clare that I have read the sum	mary and schedules filed v	vith this declaration and that they are true and	
correct.				•	
1	Λ				
*	7	Blitt	•		
Signature	of Debtor 1	DUMO.	X Simple of Police		
Constant of			Signature of Debto	₹ ∠	
	OI Dina	o o			
Date	/ DD / VVV	.	Date	1 NAA	
IVI	7 202 7 1 1 1 1		MM / DD	िइन्हरू -	

Case 18-18227 Doc 1 Filed 06/27/18 Entered 06/27/18 14:26:19 Desc Main Document Page 58 of 64

Debtor	1 Layon	Theresa	Blissett	Case Number (if known)				
Severa Million Proper	First Name	Middle Name	Last Name					
! !		e above applies. Go to Part 12. that apply above and fill in the detail	is below for each business.	THE CHARGE AND AND THE PROPERTY OF THE PROPERT				
28 ¥	Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.							
I	No.							
I	Yes. Fill in the o	details.						
Part	12/1 Sign Below	Date (essu	ed .					
in 18	U.S.C. §§ 152, 13 Signature of De	bankruptcy case can result in fine 11, 1519, and 3571. Blesch btor 1 //2018	es up to \$250,000, or impris Signature of Date	aling property, or obtaining money or property by fraudsonment for up to 20 years, or both. of Debtor 2				
		ional pages to Your Statement of	Financial Affairs for Individ	tuals Filing for Bankruptcy (Official Form 107)?				
	No Type			,				
-								
Die	I you pay or agree	to pay someone who is not an at	torney to help you fill out b	ankruptcy forms?				
	No							
	Yes, Name of po	erson	The second secon	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				

Case 18-18227 Doc 1 Filed 06/27/18 Entered 06/27/18 14:26:19 Desc Main Document Page 59 of 64

Theresa Blissett Case Number (if known) List Your Unexpired Personal Property Leases Part 2: For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 196G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2). Will the lease be assumed? Lessor's name: GM Financial ☐ No Yes 2017 Buick Encore Description of leased property: Lessor's name: ☐ No ☐ Yes Description of leased property: Lessor's name: ☐ No ☐ Yes Description of leased property: Lessor's name: ☐ No ☐ Yes Description of leased property: Lessor's name: ☐ No ☐ Yes Description of leased property: П № Lessor's name: □ Yes Description of leased property: Lessor's name: ☐ No ☐ Yes Description of leased property: Part 3: Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease. Signature of Debtor 2 MM / DD / YYYY

DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outwelghs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIGUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2
 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District
 Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESED over 240 DAYS before the bankruptcy filing. We recommend
 you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes
 and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above
 time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or seles tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filling spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filling spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filling spouse). Wisconsin, community property is fiable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false preteness, breach of fiduciary duty, wilful and malicious injuries to others. e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferse will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in fieu of foreclosure. Turn condo keys over to condo association or remain fiable for assessments after filling, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will sumender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if live have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITIONAS ACCURATE:!!!

Dated: 1 2018 Lavon Theresa Blissett

Case 18-18227 Doc 1 Filed 06/27/18 Entered 06/27/18 14:26:19 Desc Main Document Page 61 of 64

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

in re

Lavon Theresa Blissett / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

DEGLARE UNDER REMALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 12018

Lavon Theresa Blissett

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Document Page 62 of 64 Lavon Theresa Debtor 1 Case Number (if known) Column A Column B Debtor 2 or Debtor 1 non-filing spouse 8. Unemployment compensation 1,030.00 0.00 Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:.... For your spouse Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. 0.00 0.00 10. Income from all other sources not listed above. Specify the source and amount.

Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line10c. 0.00 0.00 10a 0.00 0.00 10b. 10c. Total amounts from separate pages, if any. \$ 0.000.00 11. Calculate your total current monthly income. Add lines 2 through 10 for each 6,740.28 \$ 0.00 6,740.28 column. Then add the total for Column A to the total for Column B Determine Whether the Means Test Applies to You Part 2: 12. Calculate your current monthly income for the year. Follow these steps: 12a. 6,740.28 Multiply by 12 (the number of months in a year). x 12 12b. The result is your annual income for this part of the form. 80,883,36 13. Calculate the median family income that applies to you. Follow these steps: Fill in the state in which you live. IL Fill in the number of people in your household. 1 Fill in the median family income for your state and size of household. 52,410.00 To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a. Line 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. 14b. X Line 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Go to Part 3 and fill out Form 122A-2. Part 3: Sign Below signing bere, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Theresa Blissett If you checked line 14a, do NOT fill out or file Form 122A-2. If you checked line 14b, fill out Form 122A-2 and file it with this form.

Case 18-18227

Doc 1

Filed 06/27/18

Entered 06/27/18 14:26:19 Desc Main

	Case 18	8-18227 Doc 1		Entered 06/27/18	8 14:26:19	Desc Main
Debtor 1	Lavon First Name	Theresa Middle Name	Document	Page 63 of 64 case Number (if	known)	
St	Fill in the amour immary of Your As	nt of your total nonpriorit	y unsecured debt. If you fi tain Statistical Information t form.	lled out A Schedules		
					x .25	
41b. 25 Mu	% of your total no ultiply line 41a by 0.	onpriority unsecured debt .25	L 11 U.S.C. § 707(b)(2)(A)(i	O(f)	Cop:	· _
IS	ermine whether the enough to pay 25 leck the box that a	% of your unsecured, no	wer after subtracting all a npriority debt.	llowed deductions		
	Line 39d is less Go to Part 5.	than line 41b. On the top	of page 1 of this form, che	ck box 1, There is no presump	tion of abuse.	
	Line 39d is equ of abuse. You m	al to or more than line 41 ay fill out Part4 if you clain	b. On the top of page 1 of to n special circumstances. Th	his form, check box 2, <i>There i</i> en go to Part 5.	s a presumption	
Part 4:	Give Details	About Special Circum	mstances			
Ë	No. Go to Part 5 Yes Fill in the for each iter You must give a adjustments nec	i. Ilowing information. All figure. You may include expense detailed explanation of the	res should reflect your aver ses you listed in line 25.	age monthly expense or incommake the expenses or incommutustee documentation of you	ne adjustment	or which there is no
	Give a detaile	d explanation of the sper	Gal circumstances		Average monthly e or income adjustin	xpense ent
	Laid off, seve	erence ended			\$5	710.28
		e de la companya de l				\$0.00
					***************************************	\$0.00
					*	\$0.00
Part 5;	Sign Below				•	
1	By signing bere, I d	eclare under penalty of per	rjury that the information on	this statement and in any atta	ichments is true o	nd correct
į) on Lavo	T- Blill	,		win which was as	in united.
	Date: Dated: (2/8 /2018				

Case 18-18227 Filed 06/27/18 Entered 06/27/18 14:26:19 Doc 1 Document Page 64 of 64

Form B 201A, Notice to Consumer Debtor(s)

In re Lavon Theresa Blissett / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

X Date & Sign

Attorney:

760058

Form B 201A, Notice to Consumer Debtor(s)

Page 2 of 2